

EXHIBIT 4

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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----x

SECURITIES INVESTOR PROTECTION
CORPORATION,

Adv.Pro.No.
08-01789(SMB)

Plaintiff,

SIPA Liquidation

v.

(Substantially
Consolidated)

BERNARD L. MADOFF INVESTMENT
SECURITIES, LLC,

Defendant.

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In Re:

BERNARD L. MADOFF,

Debtor.

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Videotaped Deposition of DOROTHY KHAN, as
reported by Nancy C. Bendish, Certified Court
Reporter, RMR, CRR and Notary Public of the
States of New York and New Jersey, at the office
of BAKER HOSTETLER, 45 Rockefeller Plaza, New
York, New York, on Wednesday, May 25, 2016,
commencing at 2 p.m.

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2 (Pages 2 to 5)

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<p>1 APPEARANCES:</p> <p>2</p> <p>3 BAKER HOSTETLER, LLP</p> <p>4 45 Rockefeller Plaza</p> <p>5 New York, New York 10111</p> <p>6 BY: AMANDA FEIN, ESQ.</p> <p>7 afein@bakerlaw.com</p> <p>8 AMY E. VANDERWAL, ESQ.</p> <p>9 avanderwal@bakerlaw.com</p> <p>10 STEPHANIE A. ACKERMAN, ESQ.</p> <p>11 sackerman@bakerlaw.com</p> <p>12 For Irving H. Picard, Trustee for</p> <p>13 the Substantively Consolidated SIPA</p> <p>14 Liquidation of BLMIS and the Estate</p> <p>15 of Bernard L. Madoff</p> <p>16</p> <p>17 BAKER & MCKENZIE</p> <p>18 815 Connecticut Avenue, NW</p> <p>19 Washington DC 20006-4078</p> <p>20 BY: RICHARD A. KIRBY ESQ.</p> <p>21 richard.kirby@bakermckenzie.com</p> <p>22 For Drs. Norman and Joel Blum and</p> <p>23 The Estate of Doris Pearlman</p> <p>24</p> <p>25</p> <p>16 ALSO PRESENT:</p> <p>17 JOHN EDMUNDS, Videographer</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 THE VIDEOGRAPHER: Good morning,</p> <p>2 we are now on the record. The date today is May</p> <p>3 25th, 2016 and the time is approximately 2 p.m.</p> <p>4 My name is John Edmunds, the video technician in</p> <p>5 association with Bendish Reporting.</p> <p>6 This deposition is being held at</p> <p>7 the office of Baker & Hostetler located at 45</p> <p>8 Rockefeller Plaza, New York, New York. The</p> <p>9 caption of this case is SIPC versus BLMIS. This</p> <p>10 case is filed in the New York State Bankruptcy</p> <p>11 Court, Southern District of New York, Adversary</p> <p>12 Proceeding No. 08-01789(SMB). The name of the</p> <p>13 witness is Dorothy Khan.</p> <p>14 At this time the attorneys present</p> <p>15 will identify themselves and the parties they</p> <p>16 represent and then the court reporter, Nancy</p> <p>17 Bendish, will swear in the witness.</p> <p>18 MS. FEIN: Amanda Fein, Baker</p> <p>19 Hostetler, counsel for the Trustee.</p> <p>20 MS. VANDERWAL: Amy Vanderwal,</p> <p>21 Baker Hostetler, counsel for the Trustee.</p> <p>22 MS. ACKERMAN: Stephanie Ackerman,</p> <p>23 Baker Hostetler, counsel for the Trustee.</p> <p>24 MR. KIRBY: Richard Kirby of Baker</p> <p>25 & McKenzie, counsel for Drs. Joel and Norman</p>
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<p>1 case pertaining to today's deposition. It is 2 previously marked Exhibit 21. I'd like to show 3 it to you. 4 Under paragraph 3 of this order, 5 which is the order setting certain limitations 6 on depositions taken on the profit withdrawal 7 issue, I'm required to tell you that your 8 testimony today must be limited to issues 9 related to profit withdrawal transactions in 10 accounts at Bernard L. Madoff Investment 11 Securities, LLC. Do you understand that? 12 A. I do. 13 MR. KIRBY: Counsel, do you have a 14 copy of that? 15 MS. FEIN: I do. 16 Q. Ms. Khan, have you ever been 17 deposed before? 18 A. What is deposed? 19 Q. Have you ever participated in a 20 deposition like this where your words were 21 transcribed and you were videotaped? 22 A. I don't think so. I mean, I 23 talked to the FBI but I don't think I was 24 recorded in any way. 25 Q. When did you speak to the FBI?</p>	<p>1 the court reporter cannot take down a head shake 2 or a nod of the head. Do you understand? 3 A. Yes. 4 Q. In order to make sure that our 5 words are accurately transcribed, I will try to 6 wait until you answer to start asking a question 7 and if you can wait until I finish asking a 8 question until you start to answer, that will be 9 helpful. 10 A. Okay. 11 Q. If you need a break at any time, 12 just let me know and that can easily be 13 arranged. The only question I ask of you is if 14 you can please wait until answering a question 15 pending before a break. That would be helpful. 16 A. Okay. 17 Q. Is that okay? 18 A. Okay. 19 Q. Thank you. 20 Are you taking any medications 21 today that would affect your ability to answer 22 the questions I ask truthfully? 23 A. No. 24 Q. Do you understand that you are 25 under oath today the same as you would be at a</p>
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<p>1 A. I really don't remember. Maybe 2 shortly after. I don't remember. I don't. 3 Q. Was it after you stopped working 4 at BLMIS? 5 A. Yes. 6 Q. Was it shortly after you stopped 7 working there? 8 A. I don't remember. 9 Q. Okay. 10 A. The attorney we had at the time, 11 David Wikstrom, he, I guess he would know if you 12 contact him, but I don't remember day, year, 13 month. 14 Q. So let me begin by just going over 15 what today will be like. I will be asking 16 questions and Nancy will be recording those 17 questions and your answers to them. 18 Throughout the deposition I will 19 probably -- I'll mostly be referring to Bernard 20 L. Madoff Investment Securities as BLMIS. Do 21 you understand that? 22 A. I do. 23 Q. And because our words are being 24 transcribed, it's helpful if you answer with an 25 affirmative yes or no or a verbal answer, since</p>	<p>1 trial? 2 A. I do. 3 Q. Did you attend high school? 4 A. I was not educated here. 5 Q. What is your educational history? 6 A. So, my highest grade -- well, my 7 country is different, so my highest grade was 8 grade 12, which is where you cut off, and I did 9 not go to college, but I did go to business 10 school over here. 11 Q. Where are you from? 12 A. Trinidad. 13 Q. Where did you attend business 14 school? 15 A. In Queens. 16 Q. Did you receive a degree or 17 certificate? 18 A. I did, certificate. 19 Q. What was your certificate for? 20 A. Like computer science. Data entry 21 with word processing. Been a while, I forgot 22 the whole... 23 Q. And what was the name of your 24 school? 25 A. It was SCS Business, but they are</p>

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<p>1 out of business now. They don't exist anymore.</p> <p>2 Q. How long did you attend?</p> <p>3 A. It was a nine-month course.</p> <p>4 Q. When did you finish that program?</p> <p>5 A. 1987, I believe.</p> <p>6 Q. What is your current employment?</p> <p>7 A. I do retail, I'm retail right now.</p> <p>8 Q. Where do you work?</p> <p>9 A. I work at Marshalls, Manhasset,</p> <p>10 Long Island.</p> <p>11 Q. When did you begin working at</p> <p>12 BLMIS?</p> <p>13 A. Might have been 1996. I was there</p> <p>14 for 16 years, so whatever made until 2008. I</p> <p>15 have to calculate back on my fingers or</p> <p>16 whatever, but it's 16 years. 1996 I'm thinking.</p> <p>17 Q. So from 2008, 16 years might be</p> <p>18 1992? Does that sound right?</p> <p>19 A. My head, I can't, you know, count</p> <p>20 back right now, but I was there for 16 years.</p> <p>21 Q. Thank you. What was your title</p> <p>22 there?</p> <p>23 A. Data entry operator.</p> <p>24 Q. Did you work on the 17th floor?</p> <p>25 A. I did.</p>	<p>1 Q. Was your work mainly with the</p> <p>2 BLMIS computer system?</p> <p>3 A. Yes.</p> <p>4 Q. Did you enter data anywhere other</p> <p>5 than the computer system?</p> <p>6 A. No.</p> <p>7 Q. In your data entry, did you enter</p> <p>8 information about specific trades?</p> <p>9 A. Yes.</p> <p>10 Q. Did you enter information about</p> <p>11 customer deposits?</p> <p>12 A. Could you repeat.</p> <p>13 Q. Did you enter information about</p> <p>14 customer deposits?</p> <p>15 A. Deposits, yes.</p> <p>16 Q. Did you enter information about</p> <p>17 customer withdrawals?</p> <p>18 A. Yes.</p> <p>19 Q. Did you enter information about</p> <p>20 checks made out to customers?</p> <p>21 A. Yes.</p> <p>22 Q. Did you run reports on the</p> <p>23 computer system?</p> <p>24 A. Yes.</p> <p>25 Q. What kinds of reports?</p>
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<p>1 Q. Did the employees that worked on</p> <p>2 the 17th floor handle BLMIS customer accounts?</p> <p>3 A. Yes.</p> <p>4 Q. What hours did you work?</p> <p>5 A. 2 to -- 2 until 9, 10, depend on</p> <p>6 how late the work went.</p> <p>7 Q. So 9 or 10 in the evening?</p> <p>8 A. Yes.</p> <p>9 Q. What were your job</p> <p>10 responsibilities?</p> <p>11 A. Okay. So, everything I did was</p> <p>12 data entry, so I, you know, I input stuff and I</p> <p>13 would print. So that was mainly my function,</p> <p>14 data entry.</p> <p>15 Q. Did you input information on</p> <p>16 specific BLMIS customers?</p> <p>17 A. Yes.</p> <p>18 Q. Did you update customer files?</p> <p>19 A. Yes.</p> <p>20 Q. Did you assist with updating</p> <p>21 transactions in customer accounts?</p> <p>22 A. Yes.</p> <p>23 Q. Did you handle customer</p> <p>24 correspondence?</p> <p>25 A. No.</p>	<p>1 A. So everything was based on trades,</p> <p>2 and then the trades were, I guess -- and there</p> <p>3 were checks also. So pretty much trades and</p> <p>4 checks, and some advice comps, whatever that</p> <p>5 was. I don't know. Basically was three set of</p> <p>6 things I did, the comps, the checks and</p> <p>7 advice -- I guess at the end of the month, the</p> <p>8 statements.</p> <p>9 Q. Statements were at the end of the</p> <p>10 month?</p> <p>11 A. Yes.</p> <p>12 Q. When you say you worked on comps,</p> <p>13 can you describe those?</p> <p>14 A. That's a trade sheet, that's what</p> <p>15 we call a comp, a trade sheet. Whatever</p> <p>16 transaction went through, you know, you get in</p> <p>17 the form of a trade comp.</p> <p>18 Q. What did the trade sheet look</p> <p>19 like? What information was located on it?</p> <p>20 A. Whether they were buying or</p> <p>21 selling and the price and the stock. Stuff like</p> <p>22 that.</p> <p>23 Q. Who gave you those trade sheets?</p> <p>24 A. It could have been Annette, Frank,</p> <p>25 Jodi.</p>

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<p>1 Q. You mentioned that you also worked 2 on checks? 3 A. Yes. 4 Q. Who gave you the information to 5 work on checks? 6 A. Could have been Annette, could 7 have been Jodi, could have been Frank, may have 8 been Winnie, may have been Simone. 9 Q. Anyone else? 10 A. Could have been Eric, could have 11 been Erin. 12 Q. You mentioned that you worked on 13 updating customer information, right? 14 A. Yes. 15 Q. Who gave you the data to enter for 16 customer information? 17 A. Any one of those names I just 18 called, Frank, Jodi, Erin, Annette. 19 Q. Would Eric give you that 20 information also? 21 A. Yes. 22 Q. Would Winnie give you that 23 information as well? 24 A. I don't remember, but it could be 25 like updating a customer's change of address or</p>	<p>1 Q. Did you train any new employees 2 that started while you were at BLMIS? 3 A. I'm sure I did. 4 Q. Do you remember any of their 5 names? 6 A. What are the names that I 7 remember. So many people came and went. There 8 was one girl named Asha who moved away from New 9 York. I don't know where she went to. There 10 was a guy name Martin also, and Dorothy. So 11 many came and went, I can't remember. 12 Q. Do you recall working with someone 13 named Alethea? 14 A. Yes. We were there together until 15 the end, so her I know. 16 Q. Do you recall the names of anyone 17 else that you worked with? 18 A. There were a lot of people at 19 work. There was Simone, Sharda, Sean. Who else 20 was there? I think that's the group that may 21 have been there, our immediate, you know, that I 22 worked with directly. I could give you the name 23 of the whole company if you want them, the whole 24 company. 25 Q. Was there anyone else you can</p>
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<p>1 any little detail. So, I don't recall Winnie 2 giving me that. 3 Q. Do you recall if someone named 4 Jo Ann Sala ever gave you information to enter 5 into the computer system? 6 A. Yes. 7 MR. KIRBY: Is that a yes? 8 A. Yes. It's been a while, because 9 she left the company a long time ago. So it's 10 way back in my head 16 years. 16 and nine, I 11 don't know how many -- I don't know how much I 12 can think back. 13 Q. Do you remember around when she 14 left? 15 A. No, but it's been a long time. 16 Q. You mentioned that you input 17 information for customer statements, right? 18 A. Well, did I -- the statements were 19 generated monthly. Every transaction, they 20 produced the statement, that's how it went. So 21 I may not have entered it. I think it got 22 generated automatically. 23 Q. Did you supervise any employees 24 when you were at BLMIS? 25 A. No.</p>	<p>1 recall that worked on the computer system like 2 you did at the time that you were there, other 3 than the names you've mentioned already? 4 A. That did what I did? 5 Q. On the computer system at the same 6 time that you did. 7 A. There weren't too many people, you 8 know. So pretty much I think I gave you pretty 9 much all the people that worked at least what I 10 did. 11 Q. Did you see Bernie Madoff on the 12 17th floor? 13 A. I did. 14 Q. About how often would you see 15 Bernie Madoff? 16 A. Not really, once in a while. 17 Q. Did Bernie Madoff supervise your 18 work in any way? 19 A. I don't -- I didn't really have 20 any direct contact with him. 21 Q. When did you stop working at 22 BLMIS? 23 A. When the company closed. January 24 2009, I think. 25 Q. I'm going to talk a little bit</p>

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<p>1 about the process of generating checks and 2 printing checks. Were BLMIS customers able to 3 withdraw money from their accounts? 4 A. I'm sure. 5 Q. Did BLMIS send checks to its 6 customers? 7 A. Yes. 8 Q. Did they send checks -- did BLMIS 9 send checks to its customers for amounts 10 withdrawn from BLMIS accounts? 11 A. That's a tricky one. BLMIS 12 accounts? 13 Q. If at any time my question doesn't 14 make sense or you need me to rephrase, just ask 15 and I'm happy to. 16 So, were checks generated for 17 customers -- 18 A. Yes. 19 Q. -- who had BLMIS accounts? 20 A. Yes. 21 Q. Who was responsible for working on 22 those checks? 23 A. Again, I'm going to go back to 24 Frank, Annette, Jodi, Winnie, Simone, Erin, 25 Eric.</p>	<p>1 referred to as punching checks? 2 A. Yes. 3 Q. How often were you punching 4 checks? 5 A. Every day. 6 Q. Did anyone else work on punching 7 checks? 8 A. Alethea did. All the other people 9 had left, which names I don't remember. It was 10 just me and her, really. 11 Q. After a check was punched, what 12 happened next? 13 A. Just printed and put in the daily 14 work for the next day for whoever came in to 15 mail them out or whatever they had to do. 16 Q. What information was printed on 17 the checks? 18 A. Pretty much the amount of money a 19 customer was getting. 20 Q. Were the checks typically made out 21 to BLMIS customers? 22 A. Yes. 23 Q. Do you recall punching checks that 24 were not made out to BLMIS customers? 25 A. No.</p>
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<p>1 Q. Did you assist with preparing 2 these checks? 3 A. I put them in the computer, I 4 printed them. 5 Q. How did you know when to input 6 checks into the computer? 7 A. Everything was given to you on a 8 daily basis. It would be handwritten, and 9 picked it up from there. 10 Q. What information were you given? 11 What did it look like? 12 A. Just maybe where there was a, how 13 should I say. So we had checks coming in, the 14 customer would send the money, which was a CA, I 15 believe a capital addition. So they would write 16 in the amount, whatever it was, the CA, the PW, 17 profit withdrawal. 18 Excuse me, okay, if I don't -- and 19 they have the name, the amount and that's pretty 20 much it. So you just put in whichever field was 21 the capital addition or the profit withdrawal. 22 And put in the field with the name and print. 23 Generated a check. 24 Q. When you put this information into 25 the computer system about checks, was that</p>	<p>1 Q. Were some checks printed at the 2 end of a month? 3 A. Yes. 4 Q. Were some checks printed 5 quarterly? 6 A. Yes. 7 Q. And some checks were printed daily 8 as well, right? 9 A. Yes, they were the daily checks. 10 Q. Were the checks reviewed after you 11 printed them? 12 MR. KIRBY: Objection to form. 13 Q. Did you work on printing the 14 checks? 15 A. I did. 16 Q. After you printed the checks, do 17 you know if they were reviewed by anyone else? 18 A. I think so. Since I was pretty 19 much the night worker, I would do them in the 20 night and put them wherever the work was held 21 for the next day, so I'm sure the morning people 22 when they came they would review or whatever 23 they had to do before they got mailed. When I 24 say whatever, look them over, make sure they 25 were correct, the name, the amount. So, yes.</p>

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<p style="text-align: right;">Page 22</p> <p>1 Q. Were checks typically printed at 2 night? 3 A. Yes. 4 Q. Were checks typically punched at 5 night as well? 6 A. Yes. Well, pretty much, you know, 7 you finish up your day -- at the end of the day 8 when everything would come in, you know, that's 9 when the day was ended, really. 10 Q. So would you work on punching 11 checks toward the end of the day because you 12 have all the information you needed at that 13 time? 14 A. Yes. 15 Q. Would you get information about 16 what checks to punch throughout the day, or at 17 the end of the day? 18 A. End of the day. 19 Q. Were the checks printed along with 20 mailing labels for who would receive them? 21 A. Yes. 22 Q. Did you work on printing the 23 mailing labels for checks? 24 A. Yes. 25 Q. How did that work?</p>	<p style="text-align: right;">Page 24</p> <p>1 A. Sean. 2 MR. KIRBY: John? 3 THE WITNESS: Sean. 4 Q. How were the checks given to Sean 5 and Sharda? 6 A. Winnie and Simone, I guess they 7 worked on it during the day and they would give 8 it to them and they were the mailroom people. 9 Q. When you say Winnie and Simone 10 worked on it during the day, do you mean they 11 worked on mailing the checks? 12 A. Maybe verifying the amount is 13 correct, going to the correct people and just 14 whatever they did on their part and then they 15 would give it to the mailroom people, who were 16 Sean and Sharda. 17 Q. So when your role in printing the 18 checks was done, did you provide that 19 information to Simone and Winnie? 20 A. Yes, I put it -- they had a 21 cabinet they would keep all the work for the 22 morning. Remember, I was an evening person, so 23 whatever happened in morning till then, I wasn't 24 there to see what was going on. But the work 25 was prepared so they could get it ready for the</p>
<p style="text-align: right;">Page 23</p> <p>1 A. How did it work? I think it got 2 generated automatically. 3 Q. Did it generate a mailing label 4 when you requested that a check be printed? 5 A. I don't know how that go, but I'm 6 sure however it was set up, it did get a label, 7 but I can't explain that one. 8 Q. Do you remember if when you 9 printed the checks the labels printed out at the 10 same time? 11 A. Yes. 12 Q. Or at two different times? 13 A. Same time, yes. 14 Q. Were the mailing labels made out 15 to BLMIS customers? 16 A. Yes. 17 Q. Did the name on the mailing label 18 match the name on the customer check? 19 A. Yes. 20 Q. Do you know who was responsible 21 for mailing the checks out of BLMIS? 22 A. Yes. So we had Sean, had a girl 23 named Sharda, those two work in the mailroom. 24 Q. What was the first name that you 25 said?</p>	<p style="text-align: right;">Page 25</p> <p>1 morning. 2 Q. Where was the cabinet located? 3 A. In one of the offices. 4 Q. Was it in the same area that you 5 worked in? 6 A. Not in my -- no. Everybody had 7 their work area, but no. 8 Q. Was your work area near the 9 computer system? 10 A. At one time it used to be, then 11 they changed the whole office. 12 Q. Who else was directly around you 13 in your work area? 14 A. There were two other girls, Maggie 15 and Charlene, but they had like a different 16 department, so... 17 Q. Do you know how checks were 18 tracked at BLMIS once they were sent? 19 A. No. 20 Q. Did you print any reports about 21 checks that were sent out of BLMIS? 22 A. Reports, did I print any reports. 23 Ask me that again a different way, did I print 24 any reports. 25 Q. Was there anything you entered</p>

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<p>1 into the computer system or printed out of the 2 computer system related to checks? 3 A. The checks would generate what is 4 called an advice comparison. We had the comp 5 which was the trade sheet and then we had one 6 advice comparison that generated when the checks 7 were printed. 8 Q. What did you do with those sheets? 9 A. I gave everything to the morning 10 people and they took it from there. 11 Q. Were there any other documents 12 that were prepared in connection with preparing 13 checks? 14 A. I don't know. 15 Q. Did you refer to the computer at 16 BLMIS by any term or name? 17 A. No. 18 Q. Or did you -- 19 I'd like to show you a document. 20 It's been previously marked as Trustee 49. The 21 title is "Madoff Investment Securities House 17 22 Manual." It's rather long, so if you don't mind 23 flipping through it, I'll ask you questions 24 about specific pages and then a couple general 25 questions up front as well.</p>	<p>1 and left. Could have been anybody. Nobody 2 special. 3 Q. Did you use the House 17 Manual on 4 a regular basis? 5 A. Pardon me. This was done maybe 6 for the new people, you just come and you don't 7 know, but I guess after you understood you 8 didn't need these things anymore. 9 Q. So the information on Exhibit 49 10 is something that you're familiar with through 11 your work? 12 A. Yes. 13 Q. Can you turn to the page MADTSS- 14 00336523. 15 Actually, let's do another one. 16 MADTSS00336545. So ending in 545. 17 A. Yes. 18 Q. Can you take a look at this page 19 and the next page and let me know when you're 20 ready to answer a few questions about it. 21 A. Yes, ready. 22 Q. What does this page refer to, if 23 you know? 24 A. This pretty much just describe 25 whether a check is coming in or going out, which</p>
Page 27	Page 29
<p>1 So please just let me know when 2 you are ready. 3 A. I'm ready. I'm ready when you 4 are. 5 Q. Thank you. Do you recognize this 6 document? 7 A. I recognize stuff that I did. I 8 mean, some of the procedures, I ran out a list, 9 so... 10 Q. Did you review a document -- this 11 document in the course of your work at BLMIS? 12 A. Did I review? 13 Q. Did you review this document, 14 Exhibit 49, in the course of your work at BLMIS? 15 A. Did I review? I'm not sure what 16 review means, so ask me that again. Did I 17 review? 18 Q. Did you refer to the 19 information -- 20 A. I did. 21 Q. -- in Exhibit 49 in your work? 22 A. I did. 23 Q. Do you know who prepared the House 24 17 Manual? 25 A. Could have been people who worked</p>	<p>1 is all there were really. The customers would 2 send the money in, the customers would get 3 money. So to my knowledge that's all, you know, 4 I know. 5 Q. Do you see where it says, "check 6 codes," colon, about eight lines down, the words 7 "check codes"? 8 A. Ah-hah. 9 Q. The lettered paragraphs after that 10 have letters that are bolded and then a dash and 11 then what looks like a description. 12 A. Okay. 13 Q. Do you see that, where it has A, 14 period, PW dash? 15 A. Yes. 16 Q. Was that a code that you recalled 17 using when you were punching checks? 18 A. Yes. 19 Q. And if you continue down the page, 20 B, period, CW, was that also a code that you 21 used in punching checks? 22 A. I don't remember this CW. 23 Q. What was your understanding of PW? 24 A. Profit withdrawal, I guess a check 25 that went out to the customers.</p>

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<p>1 Q. Do you have an understanding of 2 what CW meant? 3 A. No. I don't even remember CW. I 4 don't remember right now, seriously, I don't 5 know what CW is. 6 Q. Right underneath that are the 7 letters "DT" and it says debit transfer. Do you 8 recall that as a check code as well? 9 A. DT, no. 10 Q. And at the bottom, D period and 11 then CA. 12 A. Yes. 13 Q. Do you recall that as a check 14 code? 15 A. Yes. 16 Q. And what did that mean? 17 A. Okay, so this one I think is when 18 the customer is sending money in. 19 Q. Do you see at the top of the page 20 under the heading "Checks"? 21 A. Yes. 22 Q. Can you just read that paragraph 23 starting with "There are three books." 24 A. "There are three books you will 25 punch checks from: Check-in book, small book</p>	<p>1 Q. So you recall that there was one 2 book with information about checks coming in and 3 checks going out? 4 A. Like I said, a lot changed over 5 the years. The CA, I remember that one book I 6 worked with, a CA, you know, for the last few 7 years whatever I was there, but all these other 8 things I don't remember them anymore. Because 9 over the years they kind of made stuff automated 10 where you didn't have to actually punch. 11 Q. Do you remember when you no longer 12 had to physically punch in a check? 13 A. Do I remember when? 14 Q. Do you remember when that change 15 occurred where you would not have to punch in a 16 check? 17 A. No. 18 Q. It was automated? 19 A. No, I don't remember. 20 Q. I'd like to show you what's been 21 marked as Trustee Exhibit 22, and we'll come 22 back to Exhibit 49, but you can put it aside for 23 now, while we take a quick look at this. 24 So this is an excerpt of a 25 document that was over 3,000 pages. These are a</p>
Page 31	Page 33
<p>1 8-1/2 by 5, check-out book, 8-1/2-by-11 book, 2 binder with profit checks for 10 account." 3 Okay, oh, maybe this is where. 4 So, over the years a lot changed. 5 Some departments got closed down, some things 6 got done away with. So maybe this CW was 7 something that -- but I don't remember it, but 8 this 10 I think used to be and didn't exist. 9 But, you know, in 16 years a lot happened and 10 change. But the PW and the CA, those I'm 11 familiar with. 12 Q. Do you recall that there were 13 books that are described in the paragraph you 14 read with 1 through 3? 15 A. Yes. 16 Q. Do you recall a check-in book? 17 A. Yes. 18 Q. What does that refer to? 19 A. A check-in book, that's the check 20 the customer was -- that's the money they would 21 send and they would get logged in with a CA code 22 and you just punch them in. 23 Q. Do you recall a check-out book? 24 A. I think it was all the same. It's 25 just one book.</p>	<p>1 few of the pages that we wanted to show you and 2 ask you about. So please let me know when you 3 are ready and I'll go ahead. 4 A. Okay, you can ask. I don't know 5 much about it, but you could ask. 6 Q. Have you ever seen a document that 7 looked like Exhibit 22 before? 8 A. I'm sure I've seen stuff looking 9 like this, but this one I don't know what this 10 is. 11 Q. When you say you've seen stuff 12 looking like this, what do you -- what looks 13 familiar to you? 14 A. Well, the format, we used to get 15 stuff to punch in, so I'm familiar with this 16 format, but I don't know what this is. 17 Q. Would you punch in information for 18 checks that looked similar to what you see in 19 Exhibit 22? 20 A. I'm sure I did over the years, I'm 21 sure I did. 22 Q. Do you know who would have worked 23 on the information you see in Exhibit 22? 24 A. If you ask me who worked on this 25 specifically, I tell you who worked on this</p>

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10 (Pages 34 to 37)

<p style="text-align: right;">Page 34</p> <p>1 specifically. Could have been anybody from 2 Jodi, Winnie, Simone, Jo Ann, Annette. 3 Q. Do you recognize any of the 4 handwriting on this document? 5 A. This is like Jodi's handwriting. 6 Q. So, is that on the first page, 7 HWN00001479? 8 A. Yes. 9 Q. Thank you. 10 Can you turn to the page 11 HWN00001651. 12 A. Yes. 13 Q. Do you recognize the handwriting 14 on this page? 15 A. I'm trying to compare it with the 16 first but I can't say if it's the same, so I'm 17 not sure. 18 Q. Do you see the information that's 19 listed on the left-hand side of the page, the 20 left-most column? And then the information 21 listed beside it, so the two left-most columns 22 on the page? 23 A. Are we still on 1651? 24 Q. Yes. 25 A. Yes.</p>	<p style="text-align: right;">Page 36</p> <p>1 Q. What other types of information 2 were you given to punch checks? What did it 3 look like? 4 A. Pretty much this is the format. 5 Q. So did it have -- 6 A. It had the customer's name, the 7 account number, whatever the code and the amount 8 of money, which is pretty much here. 9 Q. Okay. When you say the code, what 10 are you referring to? 11 A. The code as in the PW or the CA. 12 Q. When you say the customer's name, 13 can you point to where you see that information 14 on Exhibit 22. 15 A. I'm seeing names here, Lucky, 16 Rhonda, I think these are people's names, 17 company. 18 Q. You're referring to the first 19 page -- 20 A. First page. 21 Q. -- of Exhibit 22, okay. 22 Can you turn back to HWN00001651, 23 please. 24 A. Okay. 25 Q. Does the information in the</p>
<p style="text-align: right;">Page 35</p> <p>1 Q. What would you think that 2 information refers to? 3 MR. KIRBY: Objection, calls for 4 speculation. You may answer. 5 Q. If you know. If you don't know 6 the answer, feel free to say you don't know. 7 But if you know what you think that information 8 refers to, please let me know. 9 A. Ask me again. 10 Q. Do you recognize any of the 11 information on page HWN00001651? 12 A. No, I don't. 13 Q. Can you turn to page HWN00001655, 14 please. It should be two pages after. 15 A. Yes. 16 Q. Do you recognize the handwriting 17 on this document? 18 A. No, I don't. 19 Q. Did you use information similar to 20 what you see in Exhibit 22 to punch checks? 21 A. Can you rephrase. I'm thinking. 22 Did I? 23 Q. Did you use information similar to 24 what you see in Exhibit 22 to punch checks? 25 A. I'm sure over the years.</p>	<p style="text-align: right;">Page 37</p> <p>1 left-most column appear to be BLMIS customer 2 names? 3 MR. KIRBY: Objection, calls for 4 speculation. 5 Q. If you know the answer. 6 A. I mean, there are names here. 7 Which one are you referring to, the bottom, the 8 left, all? 9 Q. I'm only referring to the 10 information in the left-most column. So 11 those -- the information listed all the way on 12 the left with the stars next to it is what I'm 13 referring to. 14 A. I'm sure somewhere along might 15 have -- they look like names, people, company. 16 Q. If you look over to the middle of 17 the page, do you see where it says "PW" and then 18 underneath it says "CW"? 19 A. Yes. 20 Q. Are these the check codes that you 21 were referring to earlier? 22 A. Okay. So we did mention the CW, 23 which I didn't recall. One of them I didn't 24 recall, I don't know if they did away with it or 25 what. Which one now? There was a CA. CA, that</p>

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<p>1 was until the end. CW, one of them I don't 2 remember working with in the end kind of. 3 Like I said, a lot changed, a lot 4 of things, some departments maybe wasn't there 5 anymore. So maybe some of those things were 6 closed down. I don't -- this 10, you know, that 7 10 used to be, but then in the end it wasn't 8 there anymore. So...</p> <p>9 Q. Are you referring to the ending -- 10 A. 10. 11 Q. You're referring to the last two 12 digits of BLMIS account numbers? 13 A. Yes. 14 Q. So at some point it's your 15 recollection that there were no BLMIS account 16 numbers ending in 10? 17 A. Yes. 18 Q. Do you recall around when that 19 happened? 20 A. I don't. 21 Q. Do you recall who worked with 22 those accounts ending in 10? 23 A. No, I don't. 24 Q. If we can, let's go back to 25 Exhibit 49, which was the House 17 Manual we</p>	<p>1 Q. So how did you punch checks coming 2 in differently from checks going out? 3 A. Checks coming in. I think the CA, 4 where the money is, the credits. 5 Q. So checks going out were punched 6 in as credits? 7 A. No. Checks coming in were the 8 credits, with a minus. 9 Q. So would you use a minus symbol in 10 the computer to indicate that a check was coming 11 in? 12 A. I don't -- I don't know if I used 13 minus right now. Maybe the CA code create 14 minus. I don't know. Too long to remember all 15 those things. 16 Q. Is the system described in Exhibit 17 22 -- I'm sorry. Is the system described in 18 Exhibit 49 that we've been looking at the same 19 as the one you were using when you were working 20 at BLMIS in 2008? 21 A. Pretty much. 22 Q. Did the system change over time? 23 A. Things changed. Okay, I'm going 24 to say this is how things changed. 25 It was a small operation, and then</p>
Page 39	Page 41
<p>1 were looking at. 2 If you can turn back to the page 3 we were referring to, it was MADTSS-00336545. 4 A. Okay. 5 Q. Do you see at the bottom of the 6 page the second line up from the bottom, it 7 says, "PW - DT - CW"? Do you see that line? 8 A. Yes. 9 Q. Can you read what it has next to 10 the arrow pointing at "PW - DT - CW"? 11 A. "Punch as field plus debits." 12 Q. What do you understand that means? 13 A. This was a check, to my knowledge 14 a check going out, customer getting a check. 15 Q. So is it your understanding that 16 checks going out from BLMIS were considered 17 debits? 18 A. I guess. The CA or credits coming 19 in. Debits, I guess. 20 Q. Do you know what "(field +)" 21 means? 22 A. That's all check going out, that's 23 it. There's two types of checks, one coming in, 24 one going out. CA coming in; PW going out. CW 25 going out. Nothing else.</p>	<p>1 the company grew, so then they had to, maybe 2 didn't have to do a lot of punching stuff 3 anymore. Some stuff got, like, automated, you 4 know, be generated by the computer system. So, 5 yes, things did get changed over the years. 6 Q. Can you just go to the second 7 paragraph on the page we've been looking at 8 titled "Checks." Underneath the paragraph that 9 you read earlier. 10 A. Okay. 11 Q. Starting with "Jodi." Can you 12 just read that paragraph for me. 13 A. Starting with "Jodi"? 14 Q. Yes. 15 A. "Jodi will give you checks on a 16 daily basis. She will give you an instruction 17 sheet which will tell you what outgoing checks 18 should be punched and the check date." 19 Okay? Check codes. 20 Q. Is the paragraph you just read 21 consistent with your recollection of punching 22 checks? 23 A. Yes. Yes. This was just written 24 for like new people who came and you were 25 training them. This is nothing special,</p>

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<p>1 nothing -- just training people how to do the 2 work already. So there is no big, nothing in 3 this. Seriously. There is no secret, no 4 nothing in here. Just training people how to do 5 the work. 6 Q. So the information you see here 7 are things that you would know how to do every 8 day based on the work that you were doing? 9 A. Yes. 10 Q. And do you recall Jodi was 11 bringing you checks to punch on a daily basis? 12 A. Yes. 13 Q. Were you also given an instruction 14 sheet with information about outgoing checks to 15 be punched and the check date? 16 A. Okay, I'm going to have to keep 17 repeating this. Over the years, things changed. 18 I don't remember where the change. Because of 19 the volume of the work we maybe didn't do as 20 much punching, stuff got automated by the 21 computer system, however they ran. 22 So, like I don't remember. You 23 know, it's kind of hard to think back, you know, 24 but we did get checks on a daily basis. Whether 25 they were the customer sending in the money to</p>	<p>1 date order and do only one set at a time. 2 Like I said, this is just training 3 people how to, you know, do the work. This got 4 no special for anybody, this did not come from, 5 like no high person up there. Like I say, just 6 teaching the new people, a new hire how to, you 7 know, to get familiar with what they were doing 8 with. Just like training anybody. 9 So this is pretty much what this 10 whole manual is, just training a person how to 11 do the work right. 12 Q. Okay. 13 A. If you ask me this, whatever this 14 is, this is a little more detailed. This is 15 just a training manual. 16 Q. Did you work on putting the 17 information together that goes into this manual? 18 A. I did not. 19 Q. I'd like to show you a document -- 20 I'm sorry. Please mark this as Exhibit Trustee 21 53. 22 (Trustee Exhibit 53 marked for 23 identification.) 24 Q. I just have a few questions about 25 this document when you have reviewed it. Please</p>
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<p>1 be invested, but checks, we did do checks every 2 day. The ones going out, I don't remember too 3 much anymore. 4 Q. Okay. Can you just turn to the 5 next page. Actually, the page two after 6 starting MADTSS00336547. The title of that 7 page is "Entering and Running Checks." Do you 8 see that? 9 A. Okay, I'm going to say it again. 10 This is just teaching people how to do stuff. 11 No magic, nothing big about it, seriously. 12 Okay. 13 Where are we now, which? 14 Q. Are you on the page ending in 547? 15 A. Yes. 16 Q. Do you see the first sentence 17 under the heading; can you read that sentence, 18 please? 19 A. "Separate each set of checks by 20 date order and do only one set at a time." That 21 one? 22 Q. Yes. 23 A. Okay. "Separate each set of 24 checks by date order." I have no idea what that 25 means. Entering and running checks. Checks by</p>	<p>1 let me know. 2 A. Okay. 3 Q. What does Exhibit 53 look like to 4 you? 5 A. This is another training manual, 6 pretty much. This is all the, you know, the 7 work -- this is just a training manual, 8 seriously. 9 Over the years changes were made, 10 maybe some things were taken out, some things 11 were added. So it's another manual like this 12 one, that says manual. 13 Q. Does Exhibit 53 look like the 14 information you saw on the computer system at 15 BLMIS? 16 A. Yes. 17 Q. Does the first page ending in 695 18 look like a screen you would see on the computer 19 system? 20 A. Yes. 21 Q. Are you familiar with the menus 22 that are listed on this page? 23 A. Yes. 24 Q. Which menu items did you use in 25 your work at BLMIS?</p>

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<p>1 A. Pretty much all of them.</p> <p>2 Q. Did you use what's listed as "2,</p> <p>3 menu cash17"?</p> <p>4 A. Yes.</p> <p>5 Q. What did you use that menu to do?</p> <p>6 A. It was just punching in the trade</p> <p>7 tickets.</p> <p>8 Q. If you were to punch checks, which</p> <p>9 menu would you go to on Exhibit 53?</p> <p>10 A. I think cash17 -- I don't</p> <p>11 remember. Seriously. Backup, 17. I mean,</p> <p>12 there's a number 4 which was like an automated</p> <p>13 check. Menu cash17. I'm thinking maybe if I</p> <p>14 did menu cash17 maybe it bring me to maybe a</p> <p>15 different screen.</p> <p>16 Q. Okay. Can you turn to page</p> <p>17 MDPTFF00000697, please.</p> <p>18 A. Okay.</p> <p>19 Q. Does this look like another screen</p> <p>20 you would see in the computer system?</p> <p>21 A. Yes.</p> <p>22 Q. Do you see at the top of the page</p> <p>23 where it says "Menu: Cash17"?</p> <p>24 A. Cash17, cash17, I think that</p> <p>25 was -- what does cash17 mean? I think it was</p>	<p>1 Q. You mentioned that you worked on</p> <p>2 punching checks into the system, right?</p> <p>3 A. Right.</p> <p>4 Q. And you mentioned that the checks</p> <p>5 would also be printed out of the computer,</p> <p>6 right?</p> <p>7 A. Yes.</p> <p>8 Q. Did that happen at one time or was</p> <p>9 it two separate tasks, one to punch the checks</p> <p>10 and one to print them?</p> <p>11 A. Yes, they're separate. You print</p> <p>12 it and generate it, you have to punch everything</p> <p>13 in and it would generate the checks.</p> <p>14 Q. Let's take a look at -- sorry.</p> <p>15 Before we leave this document, did the procedure</p> <p>16 for punching checks change depending on what the</p> <p>17 check code was?</p> <p>18 A. I don't think so.</p> <p>19 Q. I'd like to show you three</p> <p>20 documents, and let's mark them together. So</p> <p>21 that will be Exhibits 54, 55 and 56.</p> <p>22 (Trustee Exhibits 54, 55 and 56</p> <p>23 marked for identification.)</p> <p>24 Q. If you don't mind, you can look at</p> <p>25 these two as well. I'll just ask you a couple</p>
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<p>1 just that particular department. This doesn't</p> <p>2 mean money, cash17. It was the department.</p> <p>3 Okay.</p> <p>4 Q. Do you see the entry numbered 15</p> <p>5 on this page?</p> <p>6 A. Yes. Print checks and memos.</p> <p>7 Q. Does this look like the screen you</p> <p>8 would have seen if you were going to punch</p> <p>9 checks?</p> <p>10 A. Yes.</p> <p>11 Q. Would you use number 15 that</p> <p>12 reads, "print checks and memos"?</p> <p>13 A. Yes.</p> <p>14 Q. You would use this menu to punch</p> <p>15 checks?</p> <p>16 A. Yes.</p> <p>17 Q. Would you also use this menu to</p> <p>18 print checks?</p> <p>19 A. Yes.</p> <p>20 Q. Were they two different systems,</p> <p>21 to punch checks and print checks? Did you have</p> <p>22 a different data entry for punching a check as</p> <p>23 you did for printing a check?</p> <p>24 A. It's okay, rephrase. I'm</p> <p>25 thinking. I'm thinking what you're asking me.</p>	<p>1 of questions about them, when you're ready.</p> <p>2 A. Okay.</p> <p>3 Q. Do you recognize the documents</p> <p>4 we've just marked as Exhibits 54, 55 and 56?</p> <p>5 A. I do, yes.</p> <p>6 Q. What are they?</p> <p>7 A. This is just a work log. This is</p> <p>8 just all the stuff was done, all the work that</p> <p>9 was done in the order they were done, pretty</p> <p>10 much. It's a work log for the day.</p> <p>11 Q. Where was the work log located at</p> <p>12 BLMIS?</p> <p>13 A. This was in our office. My</p> <p>14 office, wherever we did these work. This was</p> <p>15 just our recordkeeping for our -- what we did,</p> <p>16 whatever we did during the day.</p> <p>17 Q. Were the documents -- once you had</p> <p>18 finished a work log for a certain year, was it</p> <p>19 kept with all the others, the current one, or</p> <p>20 were they kept somewhere different?</p> <p>21 A. Over the years there were so many,</p> <p>22 so I'm sure they had to be filed away, stored</p> <p>23 away, wherever they kept them.</p> <p>24 Q. Do you know where they were kept?</p> <p>25 A. No. We had another office</p>

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14 (Pages 50 to 53)

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<p>1 somewhere on Queens Boulevard, so I don't know 2 if that was the storage area, but...</p> <p>3 Q. Did you enter information into 4 these procedure logs when you were at BLMIS?</p> <p>5 A. I did. My name is here.</p> <p>6 Q. How often did you work on a 7 document like Exhibit 54?</p> <p>8 A. I guess every day while I was 9 there, every day.</p> <p>10 Q. And is that true for Exhibit 55 11 and 56 as well?</p> <p>12 A. Yes. My name is here, yes. I'm 13 sure some people who I didn't remember.</p> <p>14 Q. When during the day would you 15 enter information into the work logs?</p> <p>16 A. When during the day? So everybody 17 that did stuff -- everybody that did stuff would 18 enter whatever they did, because everything went 19 in order. So that way they could track however 20 the work went.</p> <p>21 So once a procedure was done, they 22 would log it, just in case there was something 23 they had to go back and correct or fix or look 24 for, and this is just, you know, for our 25 information that you know the work was done.</p>	<p>1 A. Yes.</p> <p>2 Q. If you go -- do you see your name 3 listed on August 20th for any of the entries 4 here?</p> <p>5 A. Yes.</p> <p>6 Q. Do you see the entry three up from 7 the bottom, with your name listed?</p> <p>8 A. Yes.</p> <p>9 Q. Can you read that entry for me.</p> <p>10 A. Checks CA code. I guess it's 11 8/20. PW and CW code, 8/23, E3 Dorothy.</p> <p>12 Q. Is that your handwriting?</p> <p>13 A. Yes.</p> <p>14 Q. Did you enter the information that 15 you just read?</p> <p>16 A. Yes.</p> <p>17 Q. What does this mean?</p> <p>18 A. Okay. Again, the CA checks were 19 checks coming in, customer send, the PW and CW 20 checks that were going out, money going out to 21 people.</p> <p>22 Q. Okay.</p> <p>23 A. Let me see, what year was this, 24 '93, '94.</p> <p>25 Q. To complete an entry like the one</p>
Page 51	Page 53
<p>1 Q. Did anyone review the work log 2 with the work filled out?</p> <p>3 A. No, unless they were looking for 4 something.</p> <p>5 Q. Let's look at one day, if you 6 don't mind. Can you turn to MADTSS00998244 on 7 Exhibit 54?</p> <p>8 A. 9982?</p> <p>9 Q. Actually, I'm sorry. So it ends 10 in 244 on Exhibit 54.</p> <p>11 A. I lost you.</p> <p>12 Q. So it's MADTSS00998244 on the 13 first document there, Exhibit 54.</p> <p>14 A. Okay.</p> <p>15 Q. So the left-most column that reads 16 "Date," is the information in that column 17 referring to the date information was entered 18 into the computer system at BLMIS?</p> <p>19 A. Yes.</p> <p>20 Q. Can you make out what date is 21 listed at the top of the page in the first row 22 of the left-most column?</p> <p>23 A. August 19th.</p> <p>24 Q. And if you go down six rows, would 25 that be referring to August 20th?</p>	<p>1 you just read, what information would you have 2 with you at the time you were entering the 3 information in the computer system?</p> <p>4 A. I know you have this paper here, 5 you have a paper with checks. Pretty much it 6 would be this, something like this (indicating.)</p> <p>7 Q. So, for the record, you're 8 referring to Exhibit 22, when you say "something 9 like this"? You're referring to Exhibit 22 for 10 the information you would look to to punch 11 checks?</p> <p>12 A. Yes.</p> <p>13 Q. And that's the information you 14 would use for the entry you just described 15 starting with check CA on the procedure log; is 16 that right?</p> <p>17 A. The CA checks, checks coming in 18 was in a little book, but they were separate, 19 little binder book. They were by themselves, I 20 think, the CA.</p> <p>21 You know, I guess over the years 22 stuff changed. This is '93-'94. Somewhere 23 along stuff changed. I don't remember, but I 24 know the CA used to be in a little book, I 25 think. I don't know, by themselves or whether</p>

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15 (Pages 54 to 57)

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<p>1 they're so -- but this is the check format for 2 the PW and CW, if that's your question. 3 Q. So when you say "this," you're 4 referring to Trustee Exhibit 22, correct? The 5 one in your hand? When you say the information 6 for checks, for PW and CW you're referring to 7 what you're holding in your hand that's marked 8 as Exhibit 22? 9 A. Yes. 10 Q. Thank you. 11 When you entered checks into the 12 system, did you include the date of the check? 13 A. I'm sure I did. 14 Q. What else would you include? 15 Would that be in the information that you see 16 listed in Exhibit 22 that you would enter into 17 the computer system for punching a check? 18 A. Okay, I think once I punched a 19 code, a customer's name, everything was already 20 set up there. The customer's name would 21 automatically come up, once you put the account 22 number. 23 So maybe I just had to put the 24 amount that was either coming in or going out. 25 I don't remember that much now. Once you</p>	<p>1 it's the fourth page in on the document. 2 A. I don't know if I have a 97. I 3 see a 98. I see a 96. Oh, here. 4 Q. It's on the wrong side of the 5 page. Sorry about that. 6 A. What was the question? I forgot 7 what we were talking about. 8 Q. If you can look at that page that 9 we were just talking about ending in 697 on 10 Exhibit 53, you had mentioned that you could 11 enter an account number and certain fields would 12 pop up. 13 A. Yes. 14 Q. In the system, to punch a check. 15 So, what information did you enter 16 into the system to start the check punching 17 process? Would you enter an account number? 18 A. I guess, yes. 19 Q. What information was automatically 20 populated when you entered an account number? 21 What popped up on the computer screen? 22 A. Maybe just the code, I guess. I 23 don't remember too much, you know. 24 Q. I think you'd mentioned that you 25 would put in the amount of the check?</p>
Page 55	Page 57
<p>1 brought up the account number, everything is 2 already, the field's already there, so you just 3 have to put the amount of money, I guess, coming 4 in or going out. 5 Q. How would you bring up the account 6 number in the computer system? 7 A. So, with one of these menus, I 8 don't know which one you have, this, out of -- 9 Q. So, for the record, the witness is 10 referring to Trustee's Exhibit 53. 11 A. Yes. 12 Q. So on Exhibit 53, what was 13 reminding you of the check punching process? 14 A. So this is the menu we worked out 15 of the computer. Cash17, so I guess the cash17 16 may have been a check. So I guess you'd bring 17 up cash17, maybe it would say particular check 18 menu. You read it before somewhere along. 19 Q. Are you referring to the page 20 ending in 697? 21 A. I don't know, but you were 22 discussing it before. 23 Q. If you can just take a look at 24 that page MDPTFF00000697 and let me know if 25 that's the page you're referring to. I think</p>	<p>1 A. Yes. But whatever popped up, I 2 don't remember. You have to put whatever the 3 amount is either coming in or going out, that I 4 did see. You have a code and you put in coming 5 in or going out again. 6 Q. Okay. So would you enter in the 7 amount of the check and the transaction code? 8 Is that right? 9 A. Yes. 10 Q. And the transaction codes we 11 discussed were CA, PW and CW; is that right? 12 A. Yes. 13 Okay, this I'm going to say on my 14 own. The CA we did every day. That was 15 people's money coming in every day. The CW and 16 the PW, I don't remember too much of that 17 anymore. Things changed over the years. But 18 the CA I remember, because there were checks the 19 customers would send every day to invest. 20 So, you know, that's kind of clear 21 in my head. Those other ones, you can ask me 22 how many times, I may not remember. I keep 23 telling you they changed over the years. 24 So it's a lot, you know, I've been 25 out of there almost ten years, nine years. You</p>

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16 (Pages 58 to 61)

<p style="text-align: right;">Page 58</p> <p>1 know, you can wrack your brain to think back. 2 Some things I have shut off. I don't think, you 3 know, think about that too much anymore. 4 Q. Okay. So you remember that there 5 were CWs and PWs, but at some point one of them 6 was no longer used; is that right? 7 A. If there were, I don't remember 8 what format, how we did them. 9 THE VIDEOGRAPHER: Five minutes 10 remaining on tape, counsel. 11 MS. FEIN: We can take a break for 12 five. Thank you. 13 THE VIDEOGRAPHER: The time is 14 3:19 p.m. Off the record. 15 (Recess taken.) 16 THE VIDEOGRAPHER: The time is 17 3:34 p.m. This begins DVD number 2, back on the 18 record. 19 BY MS. FEIN: 20 Q. Ms. Khan, can you please go back 21 to Exhibit 49 that we looked at a minute ago. I 22 have a question about the page ending in 547 for 23 Exhibit 49. 24 A. Okay. 25 Q. Do you see the handwritten note on</p>	<p style="text-align: right;">Page 60</p> <p>1 address, that's it. If I punch a customer's 2 account number, the name, the address, where 3 they live, and that's it. 4 Q. If you punch in a customer's 5 account number, are you saying that the name and 6 address of the customer would pop up in the 7 computer? 8 A. Pop up. It may not pop up, but 9 this is just saying you should make sure it 10 matches or the name and address is correct. 11 Q. Is it referring to the name and 12 address of BLMIS account holders here? 13 A. Yes. 14 Q. Do you know what check name is 15 referring to here? 16 A. Check name, it could be anybody's 17 check name. It's nothing special, and 18 customer's name. 19 Q. So it's referring to -- do you 20 understand it's referring to the name of the 21 person the check is made out to? 22 A. Yes. 23 Q. And do you recall that the BLMIS 24 checks you printed were made out to BLMIS 25 account holders?</p>
<p style="text-align: right;">Page 59</p> <p>1 the left-hand side of the page about halfway 2 down? 3 A. Yes. 4 Q. Can you read that, please. 5 MR. KIRBY: Counsel, what page, 6 please? 7 MS. FEIN: The page is 8 MADTSS00336547 of Exhibit 49. 9 A. Oh, "check name is a function of 10 name/address" and the date 7/24/96, yes. 11 Q. Do you know what that means? 12 A. Just pretty much saying, you know, 13 once you punch the account number, it should -- 14 I mean, once you punch the -- it should just 15 match whatever, you know, when you punch the 16 customer's account number, everything should 17 match, the name, the address, everything should 18 be correct. That's all it's saying. 19 Q. Do you recognize the handwriting 20 for the handwritten note? 21 A. No, I don't. 22 Q. Do you understand what "name ADDR" 23 is referring to? 24 A. I'm going to say, just all the 25 customer's information, the name and the</p>	<p style="text-align: right;">Page 61</p> <p>1 A. Yes. 2 Q. Do you recall if you printed any 3 checks to anyone other than BLMIS account 4 holders? 5 A. Okay, you asked me this question 6 already and I may have said no. I'm sure people 7 in the company had accounts there, also, where 8 checks may have gone to them also. 9 Q. So, is it your understanding that 10 people -- employees of BLMIS also had customer 11 accounts? 12 A. Yes. 13 Q. Is that what you're referring to? 14 A. Yes. 15 Q. I'd like to show you two exhibits. 16 They've already been marked as Trustee Exhibit 17 23 and Trustee Exhibit 24. 18 A. Thank you. 19 Q. Please take a look and let me know 20 when you're ready and I'll ask you a question 21 about those. 22 MR. KIRBY: This is 23. Where is 23 24? 24 MS. FEIN: This is 24. 25 A. Okay.</p>

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17 (Pages 62 to 65)

Page 62	Page 64
<p>1 Q. Have you seen a document that 2 looked like Exhibit 23 before? 3 A. Yes. 4 Q. Have you seen Exhibit 23 before? 5 This document specifically? 6 A. Yes. 7 Q. What does it look like to you? 8 A. This is just opening up an account 9 for a customer. 10 Q. So are you referring to the second 11 page of Exhibit 23 then? 12 A. Yes. 13 Q. What does that page -- what is the 14 title that you see listed there? At the top of 15 that page can you just read the title that's 16 listed there? 17 A. "Name/Address File Maintenance." 18 On top of the first line? 19 Q. Yeah. 20 A. "Name/Address File Maintenance," 21 yes. 22 Q. Was this a document you saw in 23 your work at BLMIS? 24 A. Yes. 25 Q. When did you review this document?</p>	<p>1 responsibilities at BLMIS to enter account name 2 and address information into the computer 3 system? 4 A. Yes. 5 Q. Can you turn to Exhibit 24, 6 please, which is the second one that I handed 7 you. 8 A. Okay. 9 Q. Do you recognize Exhibit 24? 10 A. I may not recognize this 11 specifically but, you know, it's the form of a 12 check. 13 Q. When you worked on printing checks 14 at BLMIS, was this what they looked like to you? 15 A. Yes. 16 Q. Do you see that the name listed on 17 Trustee Exhibit 24 is the same as the name 18 listed on Exhibit 23 that we looked at? 19 A. Yes. 20 Q. What is that name? 21 A. I don't know if I could say it 22 correctly, but Hanoh Charat. 23 Q. And can you look at -- on Exhibit 24 24, do you see the "for" line at the bottom that 25 has a number printed after "for" up on the</p>
Page 63	Page 65
<p>1 A. When did I review? What does 2 review mean? 3 Q. When did you see this type of 4 document that's entitled "Name/ADDR File 5 Maintenance" in your work in BLMIS? 6 A. Pretty much my whole experience 7 being there. 8 Q. What would you use -- 9 A. Okay, this is setting up a 10 customer's account. Somebody is opening an 11 account, this is the form that they used to set 12 them up. Enter the name, the address, whatever. 13 This is the form. 14 Q. Would you look at a page like this 15 in Exhibit 23, the name/address file maintenance 16 form, to enter similar information into the 17 computer system? 18 A. Yes. 19 Q. Who would give you a form like 20 this, name/address file maintenance form? 21 A. Annette, Frank, Jodi, Winnie, 22 Simone. Over the years it changed, people came 23 and went. Anybody that was there, I guess, in 24 that area. 25 Q. Was it part of your</p>	<p>1 left-hand side? Do you see that? 2 MR. KIRBY: What page? 3 MS. FEIN: Trustee's Exhibit 24 on 4 the first page of that document. 5 Q. At the bottom of the page on the 6 left there is a "for" line. Do you see that? 7 A. A "for" line? 8 Q. With the number 1-C1047-1. 9 A. Yes. 10 Q. What does that appear to be to 11 you? 12 A. It was the customer account 13 number. 14 Q. Okay. On the checks that you 15 printed for BLMIS, was the customer account 16 number typically listed? 17 A. Yes. 18 Q. And how -- would you manually 19 punch in the customer account number onto a 20 check form like this? 21 A. Rephrase, ask me again. 22 Q. When a check was printed by you 23 that looked like Trustee Exhibit 24, would you 24 enter all of the information into the check on 25 the fields we see here, or would you enter some</p>

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18 (Pages 66 to 69)

Page 66	Page 68
<p>1 of the information and some of the information 2 was already in the system? 3 A. Right, some was already there. I 4 punch the customer's account number, the name is 5 already there, I put the amount of money that's 6 coming in, going out, whatever the case, and 7 that's it. So pretty much when you bring the 8 account number the field is there with their 9 name. 10 Q. Okay. And when a check was 11 printed such as Exhibit 24, was anything else 12 printed out alongside it? 13 A. Yes. This is where they had the 14 one called the comparison. There was a trade 15 sheet and then a memo, comparison memo. Not 16 everybody got it, I have no idea why. Maybe not 17 everybody requested it. I don't know why. 18 Q. What information was included on 19 the sheet you're describing, the comparison 20 memo? 21 A. It was pretty much this, just like 22 a duplicate of this. (Indicating.) 23 Q. Was anything else printed aside 24 from the check and the comparison memo? 25 A. And the labels. The label.</p>	<p>1 A. I don't remember this one. I 2 mean, I'm sure I did it, but I don't remember. 3 Q. If you can just review the first 4 half of this page and just let me know if 5 anything strikes you as familiar. 6 A. Can you repeat the question. 7 Q. Sure. 8 Is anything listed on the page 9 ending in 521 something that you worked on -- 10 A. Yes. 11 Q. Do you recall working on a cash 12 and security -- 13 A. Yes. 14 Q. -- settlement? 15 A. Yes. 16 Q. What do you remember about working 17 on that? 18 A. That's what I'm trying to 19 remember, seriously. 20 Okay, so they did a trade, 21 whatever trade he did, this procedure I think 22 pretty much settled the trade. 23 Q. Do you recall if the cash and 24 security procedure was related to checks at all? 25 A. I'm sure the checks came somewhere</p>
Page 67	Page 69
<p>1 Q. And did the check, the comparison 2 memo and the label all have the same -- 3 A. Yes. 4 Q. -- customer information? 5 A. The label only had the name and 6 address. The check and the memo, comparison 7 memo had the check information. 8 Q. Were the name and address 9 information the same for the check, the 10 comparison -- 11 A. Yes. 12 Q. -- on the mailing label? 13 A. Yes. 14 Q. If we can turn back to Exhibit 49, 15 which is the House 17 Manual, I'd like to look 16 at one other page with you. 17 So, on Exhibit 49, it's the page 18 ending in 520, so the full Bates is MADTSS00 -- 19 I'm sorry. That's not it. 521. MADTSS- 20 00336521. 21 A. Okay. 22 Q. Can you just read that first line 23 for me. 24 A. "Enter/Update C/S," that one? 25 Q. What does that mean to you?</p>	<p>1 along after this. 2 Q. Do you recall when you would run a 3 cash and security settlement? 4 A. I think it was after trades were 5 done. 6 Q. So would it be at the end of the 7 day that you would run the cash and security 8 settlement? 9 A. It could be any time during the 10 day, when trades were done. 11 Q. Was it your understanding that you 12 would run a cash and security settlement once 13 per day or many times during the day? 14 A. Many times. Guess depending on 15 how many, the times trades were done. 16 Q. Do you see the second paragraph 17 underneath where it says, "C/S sheets," colon, 18 the word "green sheet"? 19 A. Yes. 20 Q. Do you recall receiving green 21 sheets? 22 A. Yes. 23 Q. What do you remember about that? 24 A. What do I remember about that? 25 What do I remember? Customer information, I</p>

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19 (Pages 70 to 73)

Page 70	Page 72
<p>1 can't -- this one is not in my head.</p> <p>2 Q. Okay. We can move on to a</p> <p>3 different page. We're done with this one.</p> <p>4 If you can look at the page ending</p> <p>5 in 550. So MADTSS --</p> <p>6 MR. KIRBY: Also Exhibit 49?</p> <p>7 MS. FEIN: Yes, we're still in</p> <p>8 Exhibit 49.</p> <p>9 Q. MADTSS00336500 -- 550. I'm sorry.</p> <p>10 MADTSS00336550.</p> <p>11 A. Okay.</p> <p>12 Q. Do you see the title there,</p> <p>13 "Name/Address File Maintenance"?</p> <p>14 A. Yes.</p> <p>15 Q. Do you recall working on</p> <p>16 name/address file maintenance?</p> <p>17 A. Yes.</p> <p>18 Q. Do you see the first line under</p> <p>19 "Menu Namenu" n-a-m-e-n-u?</p> <p>20 A. Yes.</p> <p>21 Q. Can you read that first line,</p> <p>22 starting with "to enter/update."</p> <p>23 A. "To enter/update customer name/</p> <p>24 address files, go to number 1 on menu namenu."</p> <p>25 Q. Does that phrase refer to a menu</p>	<p>1 Q. How would you know when to enter a</p> <p>2 customer update for send/reinvest into the</p> <p>3 computer system?</p> <p>4 A. How would I know when to? When</p> <p>5 one of the bosses asked me to.</p> <p>6 Q. I'd like to show you a document</p> <p>7 that will be marked as Trustee's Exhibit 57.</p> <p>8 MADTB03079122 is the Bates number.</p> <p>9 (Trustee Exhibit 57 marked for</p> <p>10 identification.)</p> <p>11 A. Okay.</p> <p>12 Q. What do you understand this</p> <p>13 document to be? Not a single page but just the</p> <p>14 document as a whole.</p> <p>15 A. So this is just a customer account</p> <p>16 number, the name, the address, asking to send a</p> <p>17 check, reinvest. Over the time they change it,</p> <p>18 send, reinvest, send, reinvest. Pretty much</p> <p>19 what it says.</p> <p>20 Q. Are you referring to the page</p> <p>21 MADTB03079123 with "name/address file</p> <p>22 maintenance" at the top?</p> <p>23 A. Yes.</p> <p>24 Q. So, when you said send/reinvest,</p> <p>25 are you talking about the letters that are</p>
Page 71	Page 73
<p>1 in the computer system?</p> <p>2 A. Yes.</p> <p>3 Q. Does "namenu" refer to the menu</p> <p>4 for updating customer name/address files?</p> <p>5 A. Yes.</p> <p>6 Q. Can you go to the next page, so</p> <p>7 MADTSS00336551. Do you see at the top of the</p> <p>8 page, can you just read that first -- those</p> <p>9 first three lines.</p> <p>10 A. "For profit/dividend/interest."</p> <p>11 Q. And just read right below that.</p> <p>12 A. "S - send; R - reinvest."</p> <p>13 Q. Do you know what that paragraph is</p> <p>14 referring to?</p> <p>15 A. Maybe some customers wanted a</p> <p>16 check sent to them, some wanted it reinvested.</p> <p>17 That's it.</p> <p>18 Q. Do you recall updating into the</p> <p>19 computer system if a customer account was send</p> <p>20 or reinvest?</p> <p>21 A. Will you repeat.</p> <p>22 Q. Do you recall making an entry into</p> <p>23 the computer system to update a customer account</p> <p>24 as send or reinvest?</p> <p>25 A. Yes.</p>	<p>1 handwritten on the bottom half of the page?</p> <p>2 A. Yes, all the changes that were</p> <p>3 made, yes.</p> <p>4 Q. Can you turn to the last page in</p> <p>5 the file. The Bates stamp is MADTB03079156.</p> <p>6 A. Yes.</p> <p>7 Q. What do you understand these</p> <p>8 notations to be?</p> <p>9 A. This is the same thing, reinvest</p> <p>10 one time, send, reinvest, send. Different</p> <p>11 people change them. That's all this is, really.</p> <p>12 Q. So, do you recognize any of the</p> <p>13 handwriting on this page?</p> <p>14 A. I do.</p> <p>15 Q. Whose handwriting --</p> <p>16 A. The handwriting, oh, I don't</p> <p>17 remember the handwriting. I recognize the</p> <p>18 initials.</p> <p>19 Q. What initials do you recognize?</p> <p>20 A. Well, mine is there for sure. A</p> <p>21 couple other girls that I guess worked with me.</p> <p>22 Q. Are your initials --</p> <p>23 A. 2/19/93.</p> <p>24 Q. Okay. Your initials --</p> <p>25 A. And 11/8, at the bottom.</p>

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20 (Pages 74 to 77)

Page 74	Page 76
<p>1 So I guess I did start earlier 2 than I did say. 3 Q. Is your handwriting next to the 4 dated initials there, or is that someone else's 5 handwriting? 6 A. 2/19/93 is mine and 11/8 is mine. 7 Q. Is your handwriting also listed -- 8 so, next to where it has 11/8 and your initials 9 is written "change to S." Is that your 10 handwriting? 11 A. Just the initial is just mine. 12 The date and the initial, that's all that's 13 mine. The date and the initials. 14 Q. What would cause you to date and 15 initial this folder? 16 A. So a customer would request they 17 either want their money sent or reinvested. 18 Whoever they gave it to, whichever manager would 19 bring it to us and say do it, and we would do 20 it. That's pretty much all to this. 21 Q. Would the manager -- when you say 22 the manager, do you mean the account manager for 23 the BLMIS customer account? 24 A. It could be any manager, Annette, 25 Jodi, Frank, whoever was, you know, handling the</p>	<p>1 this page? 2 A. Yes. 3 Q. Do you see your handwriting on the 4 seventh line and eighth line of this page? 5 A. Yes. 6 Q. On the eighth line where it says 7 "updating name/address," is that your 8 handwriting? 9 A. Yes. My handwriting -- I don't 10 think it's my -- I'm not sure that's my 11 handwriting. But the -- is that my handwriting? 12 I don't know. My name is there. 13 Q. When you say your name is there, 14 do you mean that your name is -- it's indicated 15 that you did the entry that's listed updating 16 name/address? 17 A. Maybe I did it and one of the 18 other girls filled it in, but the Menu DIV17 19 number 9 and number 10, that's my handwriting. 20 Q. Then underneath your name, do you 21 see what looks like two sets of quotation marks? 22 A. Yes. 23 Q. What do you understand that to 24 mean? 25 A. It could be anything, updating</p>
Page 75	Page 77
<p>1 account. 2 Q. Would the BLMIS account manager 3 write the date and note here? Do you know who 4 would write the date and note here before you 5 initialed it? 6 A. No. No, I don't. 7 Q. If you dated and initialed a file 8 folder like the one we've been looking at, for 9 Trustee's Exhibit 57, would you also make a 10 corresponding change in the computer system? 11 A. I'd say you had to change it. 12 Q. So would you initial and date the 13 file folder to show that you had changed the 14 information -- 15 A. Yes. 16 Q. -- in the computer system? 17 A. Yes. 18 Q. If you can turn back to Exhibit 19 54, please, I will have one quick question for 20 you on that exhibit. 21 So Exhibit 54, the first page has 22 "House 17 Work Logs 1993 and '94." And the page 23 is MADTSS00998268. 24 A. Okay. 25 Q. Do you see your handwriting on</p>	<p>1 name and address. It could be a customer wanted 2 their address changed, they moved, they want 3 their address changed, or they're married or 4 they're divorced, something. Nothing big. 5 Q. If you were to make a change in 6 the computer system for send/reinvest, would you 7 use -- would you indicate that on the log as 8 updating name/address? 9 A. Maybe one minor -- maybe not. 10 Maybe one minor something, unless I were doing a 11 whole bunch of this. 12 Q. Would you log the activity if you 13 were to make a change to the send/reinvest 14 designation on a customer account? 15 A. I don't remember. Like I said, 16 something that minor, maybe not, but I don't 17 remember. 18 Q. So if you look at the date on that 19 page ending in 268, what date does that appear 20 to be for the entry "updating name/address"? 21 A. November 8th. 22 Q. If you look back at Exhibit 57, 23 the customer file, the last page of that exhibit 24 MADTBB03079156, the last page that we were 25 looking at with the file folder ending in 156,</p>

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21 (Pages 78 to 81)

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<p>1 is that date with your initials also 11/8, 2 November 8? 3 A. This could be any -- this doesn't 4 have a year, so it's hard to compare these. 5 Q. So on the file folder, if you look 6 over from where you have 11/8 all the way on the 7 left-hand side, do you see the year listed 8 there? 9 A. Looking for the years here. 10 Q. Okay. And then on Exhibit 57 11 ending in 156 on the file folder cover, do you 12 see the date listed on the left-hand side of the 13 page? 14 A. Now, can we tell what this is on 15 the left? I see 8/30, I see -- it doesn't show 16 11 -- it doesn't show -- like I don't know if 17 you could recognize 11/8/93 on yours, but I 18 don't recognize. 19 Q. Do you see just the year listed, 20 if you can't make out what the month is? Can 21 you see what the year is listed? 22 A. Yes, yes. 23 Q. And is that 1993? 24 A. Yes. 25 Q. Okay.</p>	<p>1 everything was in the folder. So at the back of 2 it, it would be in the back of the folder that 3 it was done. 4 Q. And on Exhibit 54 that we looked 5 at, the House 17 work logs, my question is if 6 you'd made a change to the send/reinvest on a 7 customer file, how would you indicate that in 8 the work log? 9 A. Just update, just update customer, 10 what did it say? 11 Q. So the file for Exhibit 54, the 12 language was updating name/address? 13 A. Yes, yes, that's it. 14 Q. So if you were to make a change to 15 send/reinvest in the work log, you would write 16 updating name/address? 17 A. Yes. Yes. 18 Sorry, I drifted away. Sorry. 19 Q. Who else at BLMIS would work on 20 updating customer files in the computer system? 21 A. Over the years a lot of people 22 came and went. The last two people were there 23 was myself and Alethea. 24 Q. I'd like to show you what's been 25 marked as Trustee Exhibit 30. Do you recognize</p>
Page 79	Page 81
<p>1 A. Okay, so if (indiscernible) 2 sometimes you had stacks of stuff that you had 3 to correct. Thereby you would log it. If you 4 did one little something you may not log it, one 5 little minor something. But if you're working 6 on stacks and stacks of, you know, we'd log it. 7 Q. If customer information on a 8 customer file had to be updated, would that 9 information be compiled and then you would make 10 the updates all at once or would you be handed 11 one folder at any time during the day? 12 A. Yes, one any time, I guess, yes. 13 Q. And so sometimes you would log 14 that activity; is that right? 15 A. Thinking. I'm thinking maybe one 16 may not, but I don't know at this time. It's 17 hard to say what went on here, you know. Maybe 18 it got logged, maybe it didn't, but for the most 19 part maybe it did get logged. 20 Q. If you were going to make a change 21 to the send/reinvest information, how would you 22 indicate that in the work log? Would you say 23 updating name/address, or would you say 24 something else? In the work log. 25 A. At the back of the folder,</p>	<p>1 Trustee Exhibit 30? 2 A. I do, yes. 3 Q. What is it? 4 A. Looks like copy of a statement 5 that was generated at the end of the month. The 6 account numbers. Is there a specific page 7 you're talking about? 8 Q. Nope. I was just asking about 9 this file. 10 So, let me show you one more 11 document. This will be Trustee's Exhibit 58. 12 (Trustee Exhibit 58 marked for 13 identification.) 14 Q. What does Exhibit 58 look like to 15 you? 16 A. This is a copy of the statement at 17 the end of the month. The statement was 18 generated. This is a copy of a statement. 19 Q. Can you look down the page to the 20 entry dated 11/08. Can you read what that entry 21 says? 22 A. "Check applied materials." 23 Q. And can you follow over to the 24 right? 25 A. The PW code. Okay.</p>

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22 (Pages 82 to 85)

<p style="text-align: right;">Page 82</p> <p>1 Q. What is your understanding that 2 this is showing on the customer statement? 3 A. Check applied materials, check 4 applied materials. This is a stock, I don't 5 know, name of a stock. 6 Q. Do you see the transaction code 7 there? 8 A. Yeah. The PW? 9 Q. Yes. So, does that refresh your 10 recollection about what this might be on the 11 statement? 12 A. Nope. Don't know. Check applied 13 materials. 14 Q. If you can look at what's been 15 marked as Exhibit 55. Can you turn to that 16 document quickly, or take as much time as you 17 need because I've given you a lot of documents 18 over there, I understand. 19 A. Okay. 20 Q. Do you see your name in the middle 21 of the page? 22 MR. KIRBY: What page are you 23 referring to? 24 MS. FEIN: I'm sorry. The page 25 MADTSS00998829. So ending in 829.</p>	<p style="text-align: right;">Page 84</p> <p>1 Q. Is that a yes? 2 A. I guess. I just know about 3 punching and stuff. How this go, I have no 4 idea. So ask me technical questions, I don't 5 know. I'm thinking they should, that's why I 6 tell you they should. 7 Q. So, was it a part of your job to 8 review the customer statements? 9 A. No. Never, no. Never at any 10 time. 11 Q. Okay. I'm going to show you 12 what's been marked as Trustee's Exhibit 36. Do 13 you recognize this document? 14 A. I do. 15 Q. What is it? 16 A. A customer file maintenance. 17 Q. And on the page name/address file 18 maintenance ending in dash 419, is that the page 19 you're referring to? 20 A. Yes. 21 Q. Do you see the handwritten note on 22 the bottom half of the page, the letter "S"? 23 A. Yes. 24 Q. Do you know whose initials those 25 are to the right of the letter "S"?</p>
<p style="text-align: right;">Page 83</p> <p>1 A. Okay. I see my name. 8 you're 2 talking about? 3 Q. Yes. 4 A. Okay. 5 Q. Do you see under November 8, four 6 lines down, "checks CA 11/8, PW," plus symbol, 7 "CW 11/9"? Is that your handwriting? 8 A. I'm not sure where you're reading. 9 Q. So under -- do you see the "8" in 10 the left-hand column? 11 A. Yes. 12 Q. Four lines down do you see the 13 entry starting with "checks"? 14 A. Yes. 15 Q. Can you just read that entry? 16 A. "Checks CA 11/8, PW and CW 11/9," 17 with my name. 18 Q. Does this indicate that you 19 punched checks on November 8th? 20 MR. KIRBY: Objection to form. 21 A. Yes, I did. 22 Q. Is it your understanding that when 23 customers received checks they would appear on 24 your customer statements? 25 A. Should.</p>	<p style="text-align: right;">Page 85</p> <p>1 A. No, don't. 2 Q. Do you know what that "S" means on 3 a file maintenance form like this? 4 A. Should be send. 5 Q. What do you mean by send? 6 A. Send, I guess send the check. 7 Q. I'm showing you what's been marked 8 as Trustee's Exhibit 42. 9 A. All these technical things have 10 nothing to do with me specifically. My duty was 11 punch, print. So everything you're showing me, 12 I will look at them, I will tell you what, but 13 deep down I don't -- I just answer your 14 questions as I have to, but I may not know what 15 went on, okay? So I'll look and I'll answer 16 you. 17 Q. Thank you. 18 A. What are we looking at now? 19 Q. So if you can just look at this 20 file and let me know if you recognize what this 21 is. 22 A. Okay, another customer maintenance 23 file. 24 Q. And do you see the handwritten "S" 25 at the bottom of the page of this one as well?</p>

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23 (Pages 86 to 89)

<p style="text-align: right;">Page 86</p> <p>1 A. Yes.</p> <p>2 Q. What does that mean?</p> <p>3 A. I guess send the people's check.</p> <p>4 Q. And you would not -- who were the</p> <p>5 other person that you understood would fill out</p> <p>6 a form like this?</p> <p>7 A. Could be anybody, Annette, Jodi,</p> <p>8 Simone, Winnie. Any other checks filling out --</p> <p>9 okay, filling out the form, the whole form, or</p> <p>10 the "S"? What's the question? Let's back up,</p> <p>11 I'm lost.</p> <p>12 Q. Sure, sure. Who would typically</p> <p>13 fill out the information on this form starting</p> <p>14 at the top, which has, if you see listed</p> <p>15 "action, (1) C, account number," and then an</p> <p>16 account number is listed. Who would enter that</p> <p>17 information?</p> <p>18 A. So I'm going to have to keep</p> <p>19 repeating myself. Over the years things</p> <p>20 changed, over the years people came and went.</p> <p>21 It could have been anybody working there at the</p> <p>22 time. Not anybody special. Anybody working in</p> <p>23 the department that could give you this</p> <p>24 information. So it's not one special person.</p> <p>25 Q. Did you work on information like</p>	<p style="text-align: right;">Page 88</p> <p>1 MR. KIRBY: Objection to form.</p> <p>2 Q. Do you know who may have worked on</p> <p>3 documents that look like Trustee's Exhibit 40?</p> <p>4 A. No, I don't.</p> <p>5 Q. I'd like to show you Trustee</p> <p>6 Exhibit 39. You can put 40 aside.</p> <p>7 A. Okay. What's the question on this</p> <p>8 one? Who worked on this?</p> <p>9 Q. Do you recognize that document,</p> <p>10 Trustee Exhibit 39?</p> <p>11 A. No, I don't recognize because I</p> <p>12 didn't work on any of these, so I would not</p> <p>13 recognize these. Maybe if I printed them, I</p> <p>14 don't know, but I'm not familiar with like</p> <p>15 working with these, doing anything off them</p> <p>16 specifically. I print the statements and if a</p> <p>17 statement look like this, any statement can look</p> <p>18 like this. I'm just saying general. But to</p> <p>19 recognize anything off these, I don't, because I</p> <p>20 didn't do anything, you know, like specifically</p> <p>21 with any of the numbers, so I don't know.</p> <p>22 Q. So you're referring to Trustee</p> <p>23 Exhibit 39 and Trustee Exhibit 40 for that</p> <p>24 statement?</p> <p>25 A. Yes.</p>
<p style="text-align: right;">Page 87</p> <p>1 you see listed here?</p> <p>2 A. No, I did not write anything. My</p> <p>3 duty was punching stuff in the computer,</p> <p>4 printing stuff. Punching, printing. I have</p> <p>5 no -- my signature be on the log. Where else is</p> <p>6 my signature? Initialing that I did something,</p> <p>7 that's it.</p> <p>8 Q. I'd like to show you what's been</p> <p>9 marked as Trustee's Exhibit 40. You can put</p> <p>10 those aside. Thank you.</p> <p>11 Do you recognize that document?</p> <p>12 A. I don't. I don't know if this is</p> <p>13 another statement. Could be a statement. I</p> <p>14 have no idea, arbitrage portfolio transaction.</p> <p>15 Q. Does it look like --</p> <p>16 A. I don't know --</p> <p>17 MR. KIRBY: Just let the witness</p> <p>18 finish.</p> <p>19 A. I don't know how old this is, what</p> <p>20 year it's printed, it doesn't say, so it's</p> <p>21 something, I don't know if it's a statement</p> <p>22 again that was generated. I don't know.</p> <p>23 Q. Does it appear to be printed out</p> <p>24 from the computer system?</p> <p>25 A. Yes.</p>	<p style="text-align: right;">Page 89</p> <p>1 Q. I'd like to show you what's been</p> <p>2 marked as Exhibit 44. You can put the others</p> <p>3 aside for now.</p> <p>4 Can you turn to the second page in</p> <p>5 the document ending in 126.</p> <p>6 A. Okay.</p> <p>7 Q. Do you see that page? What does</p> <p>8 that look like to you?</p> <p>9 A. What field are we talking about?</p> <p>10 Q. Do you recognize the document?</p> <p>11 A. Yes, I do.</p> <p>12 Q. What is it?</p> <p>13 A. It's a customer file information.</p> <p>14 What field are you talking about?</p> <p>15 Q. Do you see --</p> <p>16 A. The name, the --</p> <p>17 Q. I'm sorry.</p> <p>18 Do you see on the right-hand side</p> <p>19 of the middle of the page a date listed with DK?</p> <p>20 A. Yes.</p> <p>21 Q. Are those your initials?</p> <p>22 A. Yes, that's mine.</p> <p>23 Q. Why would -- would a page like</p> <p>24 this entitled "Customer Master File Maintenance"</p> <p>25 be printed out from the computer system?</p>

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24 (Pages 90 to 93)

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<p>1 A. Maybe they opened the account and 2 it's open, the account. This is how you open, 3 this is how you set up a customer's account, 4 with all the information. 5 Q. Do you see at the top where it's 6 listed inquiry account number and an account 7 number? 8 A. Um-hum. 9 Q. Was there a way in the computer 10 system to print out an inquiry? 11 A. Print out an inquiry. It's the 12 same if you make a change, fix something, add, 13 take away. 14 Q. So a printout like this would 15 indicate that there could be a change to the 16 account? 17 A. Yes. 18 Q. Do you see in the middle of the 19 page the handwritten X'd out portion? 20 A. Yes. 21 Q. Over the columns profits, 22 dividend, interest. What do you understand that 23 to mean? 24 A. I have no idea. I don't know. 25 Maybe was a send and they could change their</p>	<p>1 happened. But after I think Frank's, maybe his 2 customer. I don't have knowledge. 3 Q. Do you recall a time where a lot 4 of customer accounts became Frank accounts? 5 MR. KIRBY: Objection to form. 6 A. I don't remember any special time 7 but, I mean, over the years stuff got changed, 8 but I don't know. I don't know of any specific 9 time. 10 Q. Did any account managers ever 11 leave BLMIS while you were working there? 12 A. Yes. 13 Q. Who? 14 A. Jo Ann. I mean, was it Jo Ann? 15 There was another Jo Ann. Not Jodi, there was 16 another Jo Ann. 17 Q. Are you referring to Jo Ann Sala? 18 A. Yes. 19 Q. Do you know what types of accounts 20 Jo Ann worked on? 21 A. I don't remember. I didn't really 22 work with her too much, so I don't. 23 Q. On the page we were looking at 24 ending in 126, your initials and the date of the 25 document were identified on there, right?</p>
Page 91	Page 93
<p>1 mind. I have no idea. 2 Q. Do you see where under type, the 3 next column over to the right where it's 30 and 4 40, there appear to be handwritten circles? 5 A. Yes. 6 Q. And then all the way on the right 7 do you see the handwritten "F"? 8 A. Yes. 9 Q. What does that mean to you? 10 A. Two different people's account. 11 Q. Under where it says "type" and 12 then the numbers 30, 40, 50, 70 appear. 13 A. Yes. 14 Q. What do those numbers mean? 15 A. What do those numbers mean? 16 They're just different type of, whoever the 17 manager that managed the trades, that's all it 18 meant, whoever managed the trade, whether it was 19 Annette, Frank, Jodi, everybody. 20 Q. Do you know who managed the 21 customer accounts with the 30 or 40? 22 A. I think at one time Frank had both 23 of them. I think these were -- oh, no, I don't 24 remember who. At one time Frank and Annette had 25 both of them, but I don't know in the end what</p>	<p>1 A. Yes. 2 Q. Second page ending in 126. 3 A. Yes. 4 Q. Why would you have initialed a 5 document like this? 6 A. Why would I initial? Why would I? 7 Anything we did we had to initial. Any work we 8 did we had to initial, so who did it. If I put 9 something on the maintenance log I have to 10 initial who did it, who made the error, who did 11 whatever. 12 If I open and set up the account, 13 I have to initial I open it on this particular 14 date. This look like I open the account this 15 particular date and year, so that's why my 16 initial is there. 17 Q. So would you initial an account 18 opening or an account update file? 19 A. Yes. Yes. 20 Q. And you understand this to be -- 21 you understand the document ending in 126 to be 22 an update to a customer's file? 23 A. I don't know if it was an update 24 as in changing or it was setting up the account. 25 So that's a technical one. I don't know.</p>

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25 (Pages 94 to 97)

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<p>1 Q. But whether it was -- but whether 2 an account was updated or changed -- 3 A. Or opened. 4 Q. Whether an account was opened or 5 updated or changed, if you worked on that -- 6 A. I would initial it, yes. 7 Q. -- account, you would initial it 8 and provide it to whom? 9 MR. KIRBY: Objection to form. 10 What do you mean by "it"? 11 Q. The document ending in Bates 126 12 appears to you to be either an account opening 13 or update to a customer file. Is that right? 14 A. Yes. It would go where all the 15 work was kept, so whoever was doing the work 16 would check to make sure it was done. Could be 17 anybody, Winnie, Simone, whoever came, went, 18 could be anybody. 19 Q. Was there an out-box where you 20 would put information that you were done with or 21 did you deliver it to someone's desk? 22 A. Depending what time of day. If it 23 was during the day and people are there, give it 24 to them. If it's the nighttime, I put it in the 25 work box. So it could be anything.</p>	<p>1 THE WITNESS: Are you serious? 2 MR. KIRBY: I will have a few 3 questions. 4 THE WITNESS: Oh. 5 6 EXAMINATION BY MR. KIRBY: 7 Q. When did you first learn that 8 Bernard Madoff was a criminal? 9 A. When everybody else found out. 10 Q. Did you have any suspicions before 11 that? 12 A. No, never. 13 Q. Did you understand that one of the 14 things he pled guilty to, and was convicted of, 15 was fraudulently reporting securities trades? 16 A. Yes. 17 Q. Did you know Annette Bongiorno was 18 a criminal? 19 A. No. 20 Q. Did you know that she's been 21 convicted of a crime? 22 A. No. 23 Q. Did you know Joanne, Jodi Crupi 24 was convicted of a crime? 25 A. Well, okay, let's put it this way.</p>
Page 95	Page 97
<p>1 Q. So there was a work box that you 2 would put -- 3 A. Okay. I said I work in the 4 nighttime, so I would put all the work in this 5 particular -- it wasn't hidden, it wasn't locked 6 up. This particular where I put all the work, 7 since I was the night worker. If I was there 8 early in the evening and people were there, I 9 would give it to them. If they were going home, 10 I put it in the box. 11 MS. FEIN: I think we can take a 12 quick break. We might have a few more 13 questions. 14 THE VIDEOGRAPHER: The time is 15 4:34 p.m. Off the record. 16 (Recess taken.) 17 THE VIDEOGRAPHER: The time is 18 4:45 p.m. This begins DVD number 3. Back on 19 the record. 20 MS. FEIN: Ms. Khan, I have no 21 further questions. Thank you for your time 22 today. 23 THE WITNESS: We're done? 24 MR. KIRBY: Well, I have some 25 questions.</p>	<p>1 I know the names were called but I don't pay 2 attention to what's going on, so I don't know 3 what's their status, if that's what you're 4 asking me. 5 Q. You don't know their current 6 status? 7 A. No. 8 Q. Did you know during the time that 9 you worked at Madoff that they were criminals? 10 A. Did I suspect them of anything, if 11 that's the question, no. 12 Q. Did you know that they were making 13 fraudulent entries into the books? 14 A. No. 15 Q. Did you know Frank DiPascali was a 16 criminal? 17 A. No. 18 Q. Did you know he pled guilty to 19 criminal securities fraud? 20 A. No. 21 Q. Did you know that each of them 22 made up account statements? 23 A. No. 24 Q. When you got a work order that was 25 given to you, you said they would be given to</p>

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26 (Pages 98 to 101)

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<p>1 you by either Frank or Annette or Jodi or some 2 other person, did you have any reason to believe 3 that those were accurate records? 4 A. Did I have any reason to believe 5 they were accurate? Did I have any reason to 6 believe they were accurate or not accurate? 7 Q. Right. 8 A. Inaccurate, no. Inaccurate if 9 that's the question, no. 10 Q. Let me refer you to Exhibit 22, 11 which was one of the first documents. Looks 12 like this. 13 A. Okay. 14 Q. Do you remember this? 15 A. Yes. 16 Q. Do you know who prepared a 17 document like this? 18 A. Could have been anybody, Annette, 19 Frank, Jodi, Winnie, Simone. 20 Q. So as far as you know, any of 21 these documents -- any of these entries could be 22 false, correct? 23 MS. FEIN: Objection. 24 A. Could be false, I don't know if 25 they're false. There's no way for me to know</p>	<p>1 Q. Did you know that there were no 2 such things as profits generated at Madoff? 3 A. I didn't understand anything. All 4 I know, I just entered and printed. I don't 5 know the details of anything. So, some 6 questions you ask me I wouldn't know. Data 7 entry, I entered stuff and I printed. That was 8 my duty. 9 Q. When you printed the checks -- 10 A. Yes. 11 Q. -- what did you do with them after 12 you printed them? 13 A. There was a work area where I put 14 the work. If it was during the day -- I was 15 evening shift pretty much, so by the end of -- 16 most of them they were leaving, they were going 17 home, so when I did the work at the end of the 18 day, there was a cabinet all the work was kept, 19 I would put it in the cabinet. 20 Q. So you have no idea whether a 21 check went to a customer or not? 22 A. That was not my area. I didn't 23 work the mail, so I wouldn't know. 24 Q. For all you know those checks 25 never went out, correct?</p>
Page 99	Page 101
<p>1 anything. Nobody ever explained to me what we 2 do. All we know, we got work and we did the 3 work. I don't know the detail of the work, so I 4 can't, I wouldn't know that. 5 Q. Did you ever speak to customers 6 when you were there? 7 A. Oh, no, we had no customer 8 contact. 9 Q. So if a customer -- 10 A. Okay, let's put it this way. 11 There were customers, I guess, but not me. That 12 wasn't my area. There's other people who dealt 13 with the customers, but not me. 14 Q. So if Annette gave you 15 instructions to fill out something about a 16 customer account, that -- you wouldn't have 17 spoken to the customers? 18 A. No, not me. I'm sure there were 19 other areas but not me. 20 Q. So you have no reason to know what 21 Annette said was what put in here about an 22 account was false or true, right? 23 MS. FEIN: Objection to the form. 24 Q. You can answer. 25 A. I wouldn't.</p>	<p>1 A. To my knowledge they went out. 2 There was a mailroom and they did mail, so to my 3 knowledge they went out. 4 Q. Who was responsible for sending 5 the checks out, to your knowledge? 6 A. Sending the checks out? There was 7 the mailroom and there was, like I said Sean, 8 Sharda, different people came and went that 9 worked in the mail. 10 Q. When you put the checks into the, 11 what did you call it, work box? 12 A. Work box, that's good. 13 Q. That was what you called it? 14 A. Um-hum. 15 Q. To your knowledge after you put 16 them in, who was the next person who touched 17 those? 18 A. Would be Winnie or Simone. 19 Q. And those were people that worked 20 during the day shift? 21 A. Yes. 22 Q. Winnie was Winififer? 23 A. Yes. 24 Q. The term "profit withdrawal," what 25 was your understanding of the term?</p>

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27 (Pages 102 to 105)

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<p>1 A. The only thing in my head, I know 2 checks were coming in and checks were going out. 3 Customers were sending in the money to be 4 invested. Customers got a profit and checks 5 went out. That's all I know in my head. I 6 don't know what else. 7 Like I said, they didn't explain, 8 they didn't tell us. Everybody had a certain 9 function. My function was input/output, that's 10 it. 11 Q. I refer you to Trustee Exhibit 44, 12 which was one of the last ones that they showed 13 you, Aaron Blecker revocable trust file. 14 A. Okay. 15 Q. And we looked at the first page 16 under the account folder, which was -- ends in 17 4126. Do you recall looking at that? 18 A. Yes. 19 Q. If you got an instruction to 20 change a file, did you have any idea whether 21 this was accurate about a customer request or 22 not? 23 A. I don't know that one. I did not 24 handle the phones. I don't know. 25 Q. I want to refer you to what was</p>	<p>1 Q. And is this your handwriting, name 2 and address, new account? 3 A. Yes. That's opening new accounts. 4 Q. And whose handwriting is it on the 5 first two lines? Is that also your handwriting? 6 A. First two lines, the different 7 name, that's Alethea, another girl. 8 Q. So if your name -- 9 A. Oh, okay. Yes. I was just 10 looking at the name. The handwriting is mine, 11 maybe work was done and she doesn't log it so I 12 logged it. That's all to it. 13 Q. So is it part of your 14 responsibility to fill out what you did that 15 day? 16 A. It could be -- it wasn't -- okay, 17 let me put it this way. Maybe the sheet got 18 messed up, they just redid a sheet. It wasn't 19 anything big, but it's just a log of the day's 20 procedure. 21 So this wasn't any big thing, a 22 check was lost because of this or something got 23 messed up. This was just for our records. Like 24 I said, whatever we did, we put it there and if 25 they had to come back to check something that</p>
Page 103	Page 105
<p>1 marked as Exhibit 55, 1995. It looks like this. 2 A. Okay. 3 Q. I want to understand what is -- 4 whose handwriting is this? When a day came -- 5 let's just look at the first page, which is at 6 8813. Was this a blank page and -- explain to 7 me how your name got on this and what you 8 actually filled in on a typical form like this. 9 A. Okay. Blank page. This is 10 something we just drew, this is just a record of 11 the work that we did during the day or the 12 night, whenever. So if they had to track 13 something, they could go back by, you know, 14 sequence and see what we did. There was an 15 error, I don't know, just saying, there's just a 16 lot of -- there were (indiscernible), it's a 17 log. 18 Q. Okay. So looking at that first 19 page on Exhibit 55, the third line down has your 20 name on it, Dorothy. 21 A. Yes. 22 Q. What does the term "W2" mean? 23 A. This is the workstation. 24 Q. That's your workstation. 25 A. Yes.</p>	<p>1 was done, what order. That's pretty much what 2 this was for. 3 Q. So in looking at that first page 4 8813, does this all look like your handwriting 5 on the first part of the page? 6 A. Is that my handwriting, yes. 7 Maybe the sheet got messed up, because if you 8 look at the bottom, the sheet got crossed out, 9 so maybe I rewrote it because of some, whatever 10 order, I don't know. 11 Q. Let's look at the second page. 12 8814. 13 A. Okay, let's back up. Maybe she 14 was out that day, maybe she was on vacation, 15 something, I don't know. That's why my 16 handwriting is on. Or she had the day off. 17 There was two of us working. If she was out for 18 a day or on vacation, you see my handwriting. 19 But this one, both of our names 20 are here, so I'm thinking this one, it got 21 messed up, she didn't log it or sometimes we 22 were doing work and one would do the work and 23 one would log so there was no particular reason 24 why. This is just nothing important, seriously. 25 Okay, but you can ask me anything. This is just</p>

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28 (Pages 106 to 109)

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<p>1 minor things, this log.</p> <p>2 Q. Prior to today, were you</p> <p>3 previously interviewed by anyone from the</p> <p>4 Trustee's office?</p> <p>5 A. I don't know. All I know, I spoke</p> <p>6 to people already. Must be the FBI. I don't</p> <p>7 know who I spoke to. But I did talk to people.</p> <p>8 Q. And when did you talk to them?</p> <p>9 A. I did mention before, I don't</p> <p>10 remember. A while ago. Must have been a year,</p> <p>11 two, three. I don't remember. I really don't</p> <p>12 remember.</p> <p>13 Q. When you spoke to the FBI, was</p> <p>14 your counsel present?</p> <p>15 A. Yes.</p> <p>16 Q. Other than speaking to the FBI,</p> <p>17 did you speak to anyone else about what we</p> <p>18 discussed today?</p> <p>19 A. I don't think so.</p> <p>20 Q. Have you testified in any other</p> <p>21 proceedings relating to Madoff?</p> <p>22 A. No.</p> <p>23 Do I have to do this again? I</p> <p>24 think I'll hang myself. Oh, was I recorded?</p> <p>25 Sorry. You could take that one out.</p>	<p>1 Q. So when you started there, there</p> <p>2 was not a House Manual?</p> <p>3 A. Maybe there was little bits and</p> <p>4 pieces, maybe little books and stuff, so...</p> <p>5 Q. Is this a document that you ever</p> <p>6 consulted when you worked there?</p> <p>7 A. Consulted? Well, in the beginning</p> <p>8 if I didn't know I have to look at something,</p> <p>9 maybe not this, but I have to look at notes to</p> <p>10 know what I was doing or what I'm supposed to</p> <p>11 do.</p> <p>12 Q. Do you ever remember looking at a</p> <p>13 document like this?</p> <p>14 A. I'm sure I did. Whether it was a</p> <p>15 document like this, I'm sure I had to look at</p> <p>16 notes to know what I was doing, whether it was a</p> <p>17 piece of paper or a book. I have to look at</p> <p>18 something to know what I'm doing. When I say</p> <p>19 what I'm doing, what I'm putting in the</p> <p>20 computer, what I'm printing.</p> <p>21 Q. When you started there, who gave</p> <p>22 you instructions as to what to do?</p> <p>23 A. Who gave me instructions? There</p> <p>24 were two other women that worked but they left a</p> <p>25 long time ago.</p>
Page 107	Page 109
<p>1 Q. I want to refer you to this House</p> <p>2 Manual that was discussed, which was Exhibit 49,</p> <p>3 this House Manual.</p> <p>4 A. 49, where is 49. Is that a big</p> <p>5 one?</p> <p>6 Q. Do you know who prepared this</p> <p>7 House Manual?</p> <p>8 A. Okay, I'm sure the big people have</p> <p>9 to pass it on to the little people to prepare</p> <p>10 somewhere along, I don't know who wrote it, but,</p> <p>11 no, I don't know who prepared it. As in setting</p> <p>12 it up, no.</p> <p>13 Q. But you know you did not prepare</p> <p>14 it?</p> <p>15 A. Oh, no, no. Absolutely not me. I</p> <p>16 wouldn't know where to start.</p> <p>17 Q. And when you started -- this is</p> <p>18 dated, Exhibit 49 has a date on it August 1995.</p> <p>19 A. Yes.</p> <p>20 Q. You started there before that.</p> <p>21 A. 1993.</p> <p>22 Q. Is there an earlier version of</p> <p>23 this or is this the only version you've seen?</p> <p>24 A. An earlier version? No, I think</p> <p>25 this is it.</p>	<p>1 Q. So those were people that you were</p> <p>2 replacing?</p> <p>3 A. Pretty much -- well, not</p> <p>4 replacing, but I guess as time went on people</p> <p>5 made changes. But I'm sure they got this from,</p> <p>6 you know, somebody else that they had to</p> <p>7 compile.</p> <p>8 Q. Do you know who at BLMIS was</p> <p>9 responsible for preparing this?</p> <p>10 A. No. No.</p> <p>11 Q. I'd like to refer you to Exhibit</p> <p>12 30, which was a customer file. Looks like this.</p> <p>13 Yes, you found it.</p> <p>14 Was it part of your</p> <p>15 responsibilities to maintain customer files?</p> <p>16 A. This was part of my duties, yes.</p> <p>17 Q. So what did it take to maintain</p> <p>18 customer file?</p> <p>19 A. Maintain a customer file, how do</p> <p>20 you maintain a customer file? Okay, so you set</p> <p>21 up a customer, like you go to the bank, you want</p> <p>22 to put some money, open an account. I change my</p> <p>23 address, so I call, I say change my address, a</p> <p>24 customer would say change my address, I'm</p> <p>25 married, I divorced, changed something. That's</p>

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29 (Pages 110 to 113)

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<p>1 pretty much it.</p> <p>2 They would call in the company,</p> <p>3 whoever they spoke with, they just get the file</p> <p>4 and decide change my name, change my address,</p> <p>5 something like that.</p> <p>6 Q. Well, when you worked at Madoff,</p> <p>7 was there a folder for each customer?</p> <p>8 A. Yes.</p> <p>9 Q. And was it your responsibility to</p> <p>10 put in the folder --</p> <p>11 A. No, that was not my, part of my</p> <p>12 responsibility. The file people did that.</p> <p>13 Q. So if a document is in a file,</p> <p>14 that was nothing that you did, correct?</p> <p>15 A. No.</p> <p>16 Q. And you said earlier that you</p> <p>17 never spoke to any customers?</p> <p>18 A. No. No phone operation. That</p> <p>19 wasn't part of my job, no.</p> <p>20 Q. You testified earlier that there</p> <p>21 were -- part of your job was to print trade</p> <p>22 confirmations?</p> <p>23 A. Yes.</p> <p>24 Q. Where did you get the information</p> <p>25 about the trades?</p>	<p>1 floor?</p> <p>2 A. Yes.</p> <p>3 Q. Who else had access to the 17th</p> <p>4 floor?</p> <p>5 A. Meaning?</p> <p>6 Q. Who else worked on the 17th floor?</p> <p>7 A. A bunch of people. You want</p> <p>8 names?</p> <p>9 Q. Yes.</p> <p>10 A. Should I start calling people,</p> <p>11 right?</p> <p>12 Q. I'm sorry?</p> <p>13 A. Should I start calling people,</p> <p>14 because there were quite a few people that</p> <p>15 worked there on the 17th.</p> <p>16 Q. Okay. Why don't you just go</p> <p>17 through them and tell us who worked there.</p> <p>18 A. Shall we go with the managers</p> <p>19 first?</p> <p>20 Q. Who are they?</p> <p>21 A. The managers we had Frank,</p> <p>22 Annette, Jodi, Eric, Erin, Winnie, Simone,</p> <p>23 Alethea, Dorothy, Sean, Sharda. There were two</p> <p>24 programmers also, Jerome, Jerry and George.</p> <p>25 Q. You said they were programmers?</p>
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<p>1 A. Trades could come from Annette,</p> <p>2 Frank, Jodi, Erin, Eric.</p> <p>3 Q. And what happened to the trade</p> <p>4 confirmations after you printed them?</p> <p>5 A. Okay, they would go to the file</p> <p>6 people, mail them out.</p> <p>7 Q. At the time you worked there, you</p> <p>8 thought that the trade information that you were</p> <p>9 being given was accurate, correct?</p> <p>10 A. I guess. That's all I can say, I</p> <p>11 guess.</p> <p>12 Q. Are you familiar with a check</p> <p>13 ledger at Madoff?</p> <p>14 A. No.</p> <p>15 Q. Did you ever see a check ledger?</p> <p>16 A. No.</p> <p>17 Q. Do you know of anybody at Madoff</p> <p>18 who reviewed checks before they went out?</p> <p>19 A. Okay, so back to putting the work</p> <p>20 in the work box. That was Winnie and Simone,</p> <p>21 they would check, you know, review the stuff and</p> <p>22 then give it to the file people who would</p> <p>23 file -- I mean, who would mail the stuff, the</p> <p>24 mailroom.</p> <p>25 Q. Your workstation was on the 17th</p>	<p>1 A. Yeah.</p> <p>2 Q. Did Bernie Madoff work on the 17th</p> <p>3 floor?</p> <p>4 A. No.</p> <p>5 Q. How often did you see him?</p> <p>6 A. Once in a while, not often.</p> <p>7 Q. Once a month, once every six</p> <p>8 months?</p> <p>9 A. Hardly, once in a while. Once in</p> <p>10 a while, once in a while. I didn't really see</p> <p>11 him.</p> <p>12 Q. What about Ruth Madoff; did you</p> <p>13 know who she was?</p> <p>14 A. Yes.</p> <p>15 Q. Did you see her on the 17th floor?</p> <p>16 A. Once in a while also.</p> <p>17 Q. Did she, to your knowledge did she</p> <p>18 have a responsibility on the 17th floor?</p> <p>19 A. I don't know what responsibility.</p> <p>20 I've seen her come and go. You know, not for</p> <p>21 long, just maybe in and out and that's it.</p> <p>22 Q. As far as you were aware, she did</p> <p>23 not have a job at -- on the 17th floor?</p> <p>24 A. No.</p> <p>25 Q. You said you left in January of</p>

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<p>1 '09.</p> <p>2 A. Yes, January of '09.</p> <p>3 Q. Do you remember the date?</p> <p>4 A. No, I don't.</p> <p>5 Q. What did you do between the time</p> <p>6 when Madoff was arrested and January '09?</p> <p>7 A. I don't know. Just waiting around</p> <p>8 to know what was going on. We were just left in</p> <p>9 the dark. I don't even know how long we stayed,</p> <p>10 a day, two, I really don't remember.</p> <p>11 Q. Did you have -- did you continue</p> <p>12 to do data entry during that period of time?</p> <p>13 A. No. No, I don't think there was</p> <p>14 anything to do.</p> <p>15 Q. But you came to work and they paid</p> <p>16 you?</p> <p>17 A. I don't know if I got paid. I</p> <p>18 don't remember. I don't really remember if I</p> <p>19 got paid.</p> <p>20 Q. Did somebody give you formal</p> <p>21 notice to terminate your employment?</p> <p>22 A. I don't remember. I don't</p> <p>23 remember right now.</p> <p>24 Q. So one day you just stopped coming</p> <p>25 to work?</p>	<p>1 automated and what was -- you still had to do by</p> <p>2 hand, data entry.</p> <p>3 A. Okay. So because the customer</p> <p>4 workload grew to be so much of maybe punching in</p> <p>5 the trades, you know, it was something manual we</p> <p>6 would do and then it became so much, so then</p> <p>7 they would make it like, however they did it,</p> <p>8 like automatic. That's how I can explain it. I</p> <p>9 don't know too much about it. That's how my</p> <p>10 workload changed.</p> <p>11 So from a lot of data entry it</p> <p>12 became more just go to the computer and maybe</p> <p>13 hit some buttons and, you know, generate the</p> <p>14 work.</p> <p>15 Q. So did the issue of checks,</p> <p>16 issuing of checks change over time?</p> <p>17 A. That did also.</p> <p>18 Q. Explain to me how that changed.</p> <p>19 A. That's one of the same format I'm</p> <p>20 using. So instead of the PW/CW you were asking</p> <p>21 I didn't remember, maybe I think that kind of,</p> <p>22 there was like an automated way.</p> <p>23 Q. So was it still your</p> <p>24 responsibility to print checks?</p> <p>25 A. Yes, I still had to print.</p>
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<p>1 A. I guess, but I don't remember how,</p> <p>2 seriously. I went to look for some direction as</p> <p>3 to work, what was going on, but I don't remember</p> <p>4 what happened.</p> <p>5 Q. You mentioned several times that</p> <p>6 over the time you were there, you were there 16</p> <p>7 years, a lot changed.</p> <p>8 A. Yes, a lot changed.</p> <p>9 Q. Can you describe to me, you know,</p> <p>10 what changed?</p> <p>11 A. Okay, started out with maybe a</p> <p>12 handful of customers and then it grew and then</p> <p>13 the workload grew. So that's how it changed.</p> <p>14 Q. Just more customers?</p> <p>15 A. Yes. More customers, more work.</p> <p>16 Q. Did the nature of your work</p> <p>17 change?</p> <p>18 A. Did the nature of my work change?</p> <p>19 Yes.</p> <p>20 Q. Describe to me how that changed.</p> <p>21 A. Okay, so where we were doing a lot</p> <p>22 of punching information, we didn't have to punch</p> <p>23 maybe, kind of just put it in the computer, like</p> <p>24 automated stuff, whatever that was called.</p> <p>25 Q. So describe to me what became</p>	<p>1 Q. Each check had to be printed?</p> <p>2 A. Yes.</p> <p>3 Q. But the data entry changed?</p> <p>4 A. One part, yes. Well, some of it,</p> <p>5 yes.</p> <p>6 Q. I'd like you to turn to Exhibit 55</p> <p>7 and the page ending 829. Exhibit 55 is House 17</p> <p>8 log.</p> <p>9 A. Okay. Which number?</p> <p>10 Q. 829 it ends in.</p> <p>11 A. Okay.</p> <p>12 Q. Do you recognize the handwriting</p> <p>13 on that page?</p> <p>14 A. Some are mine, but Alethea's.</p> <p>15 Some are mine, yes.</p> <p>16 Q. Which is your handwriting on this</p> <p>17 page?</p> <p>18 A. So my name is there, so wherever</p> <p>19 my name, let me see, wherever my name and</p> <p>20 workstation. Oh, different days. Okay, so</p> <p>21 wherever my name is, that's what I did. On the</p> <p>22 right-hand column, workstation person.</p> <p>23 Q. So when it says, I'm looking at</p> <p>24 the middle of the page, under November 8th, is</p> <p>25 that your -- did you write that "Dorothy" there?</p>

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<p style="text-align: right;">Page 118</p> <p>1 A. That's my name. 2 Q. But you wrote that, that's your 3 handwriting? 4 A. That's mine, yes. 5 Q. And do you recognize Alethea's 6 handwriting? 7 A. Yes. 8 Q. So was it your general practice, 9 do I understand, that if you did the project you 10 would write the entry down? 11 A. Okay, I said it before, 12 sometimes -- most times, yes, we should. We 13 supposed to. But sometimes I could be doing 14 something else where she may have recorded or I 15 have done for her. 16 So, in other words, whoever did 17 the work, the name should be next to it, but 18 somebody else could write that this person did 19 it. There was no rule or law that because I did 20 the work somebody else couldn't put it in for 21 me. I repeat it again. 22 Q. And at the bottom of the page 23 that's, what appear to be on November 10th, 24 different handwriting? 25 A. Yes. That's Alethea.</p>	<p style="text-align: right;">Page 120</p> <p>1 No further questions. 2 MS. FEIN: Take a quick break. 3 THE VIDEOGRAPHER: The time is 4 5:26 p.m. Off the record. 5 (Recess taken.) 6 THE VIDEOGRAPHER: The time is 7 5:28 p.m. Back on the record. 8 9 CONTINUED EXAMINATION BY MS. FEIN: 10 Q. Ms. Khan, we reviewed a couple of 11 documents that had your initials and the date 12 next to them. Do you remember that? 13 A. I do. 14 Q. Typically, if you initialed and 15 dated a document, does that mean that you made a 16 change in the computer system on that day? 17 A. Yes. 18 Q. And if you can turn back to the 19 exhibit that we marked as 55, the '95 procedure 20 log. I think it's the one right in front of 21 you, the page ending in 829. 22 Do you see at the top of the page 23 it's dated November 7th, there's a set of 24 entries there and on the right-hand side it has 25 W2 Dorothy, down for about eight or nine</p>
<p style="text-align: right;">Page 119</p> <p>1 Q. So the bottom of the page is 2 Alethea's handwriting and the middle of the page 3 where Alethea's name appears, that's your 4 handwriting with Alethea's name? 5 A. No, that's not my writing. 6 Q. That's her handwriting also? 7 A. Yes. Which one? Yes. Most of 8 them, yes. On this one. 9 Q. And let's just turn to page 851, 10 which is maybe 30 pages farther up. 11 A. Okay. 12 Q. At the bottom of the page, is that 13 your handwriting where it's written as Dorothy? 14 A. No, that's her handwriting. 15 Q. That's, pardon? 16 A. That's Alethea's handwriting. 17 Q. Okay. 18 A. Which is what I said. Sometimes I 19 could do something and she'll fill it for me or 20 she'll do something and I'll fill it for her. 21 There was no rule of law, so to speak. Pretty 22 much whoever did the work, their name had to be 23 who did the work. 24 Q. Okay. I've got so many exhibits 25 here. I'm looking for Exhibit 44.</p>	<p style="text-align: right;">Page 121</p> <p>1 different entries? 2 A. Okay. 3 Q. Do you recognize the handwriting 4 in that first set of entries? 5 A. It's all mine. It's all mine. 6 MS. FEIN: No further questions. 7 Thank you. 8 MR. KIRBY: No further questions. 9 THE VIDEOGRAPHER: The time is 10 5:30 p.m. This concludes the deposition. Off 11 the record. 12 (Deposition concluded.) 13 -o0o- 14 15 16 17 18 19 20 21 22 23 24 25</p>

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<p>1 ERRATA SHEET</p> <p>2</p> <p>3 WITNESS NAME: DOROTHY KHAN</p> <p>4</p> <table><thead><tr><th>PAGE/LINE</th><th>CHANGE</th><th>REASON</th></tr></thead><tbody><tr><td>5</td><td></td><td></td></tr><tr><td>6</td><td></td><td></td></tr><tr><td>7</td><td></td><td></td></tr><tr><td>8</td><td></td><td></td></tr><tr><td>9</td><td></td><td></td></tr><tr><td>10</td><td></td><td></td></tr><tr><td>11</td><td></td><td></td></tr><tr><td>12</td><td></td><td></td></tr><tr><td>13</td><td></td><td></td></tr><tr><td>14</td><td></td><td></td></tr><tr><td>15</td><td></td><td></td></tr><tr><td>16</td><td></td><td></td></tr><tr><td>17</td><td></td><td></td></tr><tr><td>18</td><td></td><td></td></tr><tr><td>19</td><td></td><td></td></tr><tr><td>20</td><td></td><td></td></tr><tr><td>21</td><td></td><td></td></tr><tr><td>22</td><td></td><td></td></tr><tr><td>23</td><td></td><td></td></tr><tr><td>24</td><td></td><td></td></tr><tr><td>25</td><td></td><td></td></tr></tbody></table>	PAGE/LINE	CHANGE	REASON	5			6			7			8			9			10			11			12			13			14			15			16			17			18			19			20			21			22			23			24			25			<p>1 REPORTER'S CERTIFICATION</p> <p>2</p> <p>3 I, NANCY C. BENDISH, Certified</p> <p>4 Court Reporter and Notary Public of the States</p> <p>5 of New York and New Jersey, do hereby certify</p> <p>6 that, prior to the commencement of the</p> <p>7 aforementioned examination, DOROTHY KHAN was</p> <p>8 sworn by me to testify the truth, the whole</p> <p>9 truth and nothing but the truth.</p> <p>10 I DO FURTHER CERTIFY that the</p> <p>11 foregoing is a true and accurate transcript of</p> <p>12 the testimony as taken stenographically by and</p> <p>13 before me at the time, place, and on the date</p> <p>14 hereinbefore set forth.</p> <p>15 I DO FURTHER CERTIFY that I am</p> <p>16 neither a relative nor employee nor attorney nor</p> <p>17 counsel of any party in this action and that I</p> <p>18 am neither a relative nor employee of such</p> <p>19 attorney or counsel, and that I am not</p> <p>20 financially interested in the event nor outcome</p> <p>21 of this action.</p> <p>22</p> <p>23 NANCY C. BENDISH, CCR, RMR, CRR, CLR</p> <p>Realtime Systems Administrator</p> <p>Certificate No. XI00836</p> <p>24</p> <p>25 Dated: May 26, 2016</p>
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<p>Page 123</p> <p>1 JURAT</p> <p>2 I, DOROTHY KHAN, have read the</p> <p>3 foregoing deposition and hereby affix my</p> <p>4 signature that same is true and correct, except</p> <p>5 as noted above.</p> <p>6</p> <p>7 DOROTHY KHAN</p> <p>8</p> <p>9 THE STATE OF _____</p> <p>10</p> <p>11 COUNTY OF _____</p> <p>12</p> <p>13 Before me, _____, on this</p> <p>14 day personally appeared _____,</p> <p>15 known to me (or proved to me on the oath of or</p> <p>16 through _____ (description of identity</p> <p>17 card or other document) to be the person whose</p> <p>18 name is subscribed to the foregoing instrument</p> <p>19 and acknowledged to me that he/she executed the</p> <p>20 same for the purpose and consideration therein</p> <p>21 expressed.</p> <p>22 Given under my hand and seal of office on</p> <p>23 this _____ day of _____, _____.</p> <p>24</p> <p>25 NOTARY PUBLIC IN AND FOR</p> <p>THE STATE OF _____</p> <p>My Commission Expires: _____.</p>																																																																			

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